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SPARING TO SPEND;

OR,

THE LOFTONS AND PINKERTONS.

By T. S. ARTHUR.

PHILADELPHIA:
PUBLISHED BY BRADLEY & CO.,
No. 66 NORTH FOURTH STREET.
1866.

Entered, according to Act of Congress, in the year 1858, by
CHARLES SCRIBNER,
in the Clerk's Office of the District Court of the United States for the
Southern District of New York.

P R E F A C E .

The purpose of this volume, as the title indicates, is to exhibit the evils that flow from the too common lack of prudence self-denial and economy in young people, at the beginning of life ; and also to show, in contrast, the beneficial results of a wise restriction of the wants to the means. This is a lesson which cannot be too often repeated nor too forcibly illustrated. Extravagant expenditure—living beyond the means—is the besetting evil of social life in this country, from the mechanic, or salaried clerk, up to the “merchant prince” who

PREFACE.

will be satisfied with nothing less than a palace for a dwelling. "SPARING TO SPEND" has for its aim the correction of this evil, in so far as an exhibition of its folly, and the peace, prosperity and happiness almost certain to flow from an opposite course of life, can effect so desirable an object. "A word for the wise" is often "sufficient." Happily, in all classes are those who need only the clear presentation of a truth, to lead to its adoption. In these lie the hope of the moral teacher, and for these he fails not in the constant utterance of his "line upon line, and precept upon precept." For the sake of these, he casts, confidently, his bread upon the waters, knowing that it will "return after many days."

SPARING TO SPEND.

CHAPTER I.

It was an evening in spring, and two young men, named Archibald Lofton and Mark Pinkerton, had just arisen from the tea-table, and were standing at the window of their boarding-house, looking out upon the passing crowd. Just opposite was a new building yet unfinished. Against this, large bills were posted; and on one of them, in letters a foot long, was the imposing name of "MRS. WOOD," as visible by the strong glare of the gas lamp, as if day were abroad. The word "CINDERELLA," in smaller letters, yet bold and distinct, was displayed a little way beneath.

"Cinderella, to-night!" exclaimed the one

named Pinkerton. "I must hear Mrs. Wood again. Come, Archie, won't you go?"

Lofton shook his head, as he replied—

"I believe not, Mark. I've heard her once in Somnambula, and that must suffice. These pleasures are rather expensive for a young man on a salary of four hundred dollars."

"What's half a dollar!" exclaimed Pinkerton, almost contemptuously. "I think a night at the opera, with such a vocalist as Mrs. Wood to witch the soul into Elysium, one of the cheapest pleasures to be found."

"It may be cheap to those who can afford it," said Lofton. "But, with me, half-dollars have never been over plenty."

"Ah, Archie, Archie!" replied Pinkerton, speaking with mock gravity, "I'm afraid you're growing in love with filthy lucre. Don't I know that you've got two hundred dollars in the Savings' Fund now? Half-dollars not over plenty! Ah, Archie, Archie!"

Lofton smiled at this sally, and replied, good-amoredly—

"How long do you think it has taken me to save two hundred dollars out of my small income?"

"Ten years."

"No ; but jesting aside?"

"Five years?"

"Just two years."

"What! you hav'nt lived on three hundred dollars a year for two years?"

"I have."

"Impossible! why, I get six hundred, as you know, and have never yet been able to come out even."

"I don't much wonder at that," said Lofton

"Nor do I, either," replied Pinkerton, with a shrug. "The salary is too small."

"It is two hundred dollars more than I receive," was the other's answer; "and yet, I have something over at the end of each quarter."

"I don't see how you manage, I'm sure."

"I pay as much for boarding as you do?"

"I know."

"Our clothes are made by the same tailor."

"What is your bill a year?" asked Pinkerton, abruptly.

"It was seventy dollars last year," answered Lofton.

"Seventy dollars! Why, mine was a hundred and seventy."

"The difference of one hundred dollars—just

the sum I was able to place in the Savings' Fund."

"A hundred dollars' difference," said Pinkerton, in a musing, perplexed tone of voice. "I can't understand it. You never look shabby. You're always well dressed,—though not in tip-top style,—if anything, a little behind the fashion of the day."

"Whoever attempts to keep even with that, must have a pretty deep purse," replied Lofton. "So I never permit myself to think about the fashions, beyond what is needful in order to avoid singularity."

"How many new coats did you have last year?" asked Pinkerton.

"One."

"Only one? I had three; and two of them cost thirty dollars a-piece. So there is a difference of sixty dollars in two items."

"Three coats. What in the world did you want with three coats?"

"As an Irishman would say, one of them was a cloak."

"The Spanish mantle you wore last winter?"

"Yes."

"Didn't you get a drab surtout at the same time I got mine?" asked Lofton.

"I did; and it's almost as good as new, yet. They wear for ever. But, drab surtouts are going out of fashion."

"I saw hundreds of them last winter."

"So did I. But I can't bear the look of them since the graceful Spanish cloak is worn: they look so stiff and methodistical, with their tight bodies, and rows of capes."

Lofton shook his head as he replied—

"I don't wonder that you find six hundred dollars inadequate to your wants, if you permit a weak and truant fancy to trifle with your judgment at this rate. Your drab coat was scarcely soiled, and would have worn you, in credit, as I expect mine to do, for four or five winters to come."

"Four or five winters! Why, bless me, Archie! You don't expect to go about in that old drab coat of yours, for the next four or five winters?"

"And why not, Mark, if it is in good condition?"

"Oh, you'll make yourself ridiculous. You'll mar your prospects in life. A young man, to gain credit with the world, must show some spirit; some ambition to be like other people. This plodding, saving, pinching mode of getting along doesn't answer. It's had its day. The

world is going faster than it went when our fathers were as young as we, and if we would keep pace with the general movement, we must quicken our steps. You think my thirty dollar cloak a dear bargain, no doubt?"

"A very dear bargain, in my opinion," said Lofton. "It has deprived you of just so much money; and, depend upon it, money in hand is a young man's best friend."

"Why, Lofton! What a sordid idea! I really believe this saving spirit is going to bring the dollar so near to your eyes, that you will soon be able to see nothing else."

"I hope not. I trust ever to keep my heart above the love of money for its own sake. But to a young man, who seeks advancement in the world, money is a staff and a helper—a friend that will stand by him when other friendships fail. Yes, Pinkerton, I think your Spanish mantle, a full circle though it be, and graceful to the eye, one of your dear bargains."

"I will demonstrate the contrary," said the young man. "Know, then, that I got so out of heart, last winter, with my old drab coat, that I was actually ashamed to go to church. Two Sundays I absented myself. Then I grew desperate, and ordered a new Spanish mantle to be

made in the tip of the mode. It came home on Saturday night, and, on Sunday, proud as a lord—and, excuse my vanity, looking like one—I reappeared at St. Paul's. I felt that I was making a sensation, as I passed down the aisle, and was by no means astonished, after getting fairly composed in the pew where I sit, to find more than one pair of bright eyes fixed upon me. And there was one pair, brighter and more heavenly than the rest. Ah! Archie, how often had I striven to win a glance of interest from those beautiful orbs; yet they ever looked on me, if they looked at all, with frigid indifference. It was not so, now. The impression I desired was at last made. The cloak had done the work!"

"And so the lady thought more of the cloak than the man," said Lofton.

"Not at all, my friend. One of the short-sighted and too direct inferences which men of your peculiar character of mind are apt to make. The cloak was the exponent of the man."

"Ah! I see."

"Do you, Archie? Well, I'm glad to have brightened your ideas a little. The cloak, I repeat, was the exponent of the man. It showed what was in him. Exhibited him as a man of the time—a progressive man."

"Go on," said Lofton, with affected gravity.

"That pair of bright eyes, Archie! The glances I received from them, on that morning, were worth the price of a dozen cloaks."

"Always provided you have the money to purchase them," replied Lofton.

"Faugh. You haven't a grain of sentiment, Archie! I never saw a man who seemed to take such a malicious pleasure in throwing cold water on another's enthusiasm."

"But who is the owner of those heavenly eyes that so enchanted you?"

"The daughter of old Raynor."

"The wine merchant!"

"Yes. Angela Raynor. Isn't she a splendid creature; and worth a plum into the bargain?"

"She may be worth a dozen plums, Mark; but their falling into your basket is another matter, altogether."

"You think so?"

"I do."

"Very well. You'll see. But let me finish my story. On the next Sunday, I was at church, again. Miss Raynor was there, and quite as much interested in your humble servant as before. For some four or five Sundays, our ogling

acquaintance was kept up, when, as good fortune would have it, I met her at a party, was introduced, and spent, in her charming company, the most delightful evening of my life. So much for my Spanish mantle."

"What does all that signify?" asked Lofton.

"To me it is significant of a rich wife. Am I sufficiently explicit?"

"Quite so."

"I think even you will call my cloak a bargain, if all comes out according to present indications."

"And you are really serious, Mark, in this matter?"

"Never was more so in my life, I can assure you. I hav'nt called upon Miss Raynor yet, but expect to do so very soon. We speak on the street, and in the aisle, when passing from church on Sundays: and the way her countenance brightens when our glances meet, tells plainly enough the state of her feelings. Next Sunday, if all things favor, I'm going to walk home with her."

"Setting aside all the probabilities of success in this wife speculation of yours," said Lofton seriously, "let me enquire as to what you know of the mental and moral qualities of Miss Raynor."

"I ask no better index to character than the face."

"Far, very far, from a reliable index," answered Lofton.

"Reliable enough, in the present instance," said Pinkerton. "But time passes. Lend me half a dollar, if you please; I hav'n't a copper in my pocket—spent my last dollar to-day, for a cane that struck my fancy. Unfortunately, I let it fall on the pavement and broke the pearl top before reaching home. Was'n't it unlucky?"

"Then you're going to hear Mrs. Wood, to-night?" said Lofton, as he gave his companion the coin he had asked for.

"I am, and for two reasons. I wish to hear her again, and moreover expect to see Miss Raynor there. She was present at the last opera. Come, go with me."

"No: can't afford it."

"Nonsense! If I, who have to borrow the price of admission, can afford to go, surely you, who are able to lend, and whose purse is heavy with coin, may afford the same enjoyment."

"You and I may differ, perhaps, as to what constitutes ability," said Lofton.

"I should'nt wonder," remarked Pinkerton, hurriedly. "But good evening, if you won't accompany me. Time passes, and the boxes will be closed before I arrive."

CHAPTER II.

The scene at the Holliday Street Theatre, Baltimore, on that evening was brilliant and exciting. Mrs. Wood was never in better voice, and she witched all hearts by the power of her enchanting melody. Miss Raynor was there, and divided, with the fair prima donna, the attention of the more than half bewildered Pinkerton. If, from either of these objects of strong attraction the mind of the young man wandered, it was to think of his sober friend Lofton, and to pity him for those false ideas of economy, in obedience to which, he was depriving himself of the pure and elevating delights of music wedded to scenic art.

And what of Archibald Lofton? Where was

he? How did he pass the evening? Let us return to him. A small volume had been loaned to him that day by a friend, entitled "Mercantile Morals," with a recommendation to read it carefully.—After Pinkerton left the house, the young man drew this book from his pocket, and spent an hour in reading.

"The right doctrine," said the young man emphatically, when he at last closed the volume. "Every word of it true. The book is worth its weight in gold to any one who will heed its precepts. Spare to spend! Yes, that is the true doctrine. If we spend money now for what we *don't* want, we will have nothing in the future to buy what we *do* want; but if we spare now, we will be able to spend liberally in the future."

As he thus talked with himself, a servant came into the parlor to say that his washerwoman was below.

"Tell her that I would like to see her," replied Lofton. "Well, Bridget, have you brought home my clothes?" he said, as the woman came in.

"Yes, sir. They are in your room."

"I owe you for another month; don't I?"

Bridget nodded an affirmative.

"Two dollars?"

“Two dollars and a quarter, this month. You know there were some extra pieces last week.”

“So there were.” Lofton drew forth his purse, and while he was taking out the washerwoman’s money, the latter, who had some misgivings as to whether it were just right, or politic, to charge for a few extra pieces, one who was always so prompt and cheerful in payment, said—

“I reckon we won’t make any account of the few pieces over. It didn’t take me long to do them, and you’re always such good pay. I only wish everybody I washed for was like you.”

“I’m much better able to pay for all I have washed, Bridget, than you are to do it for nothing,” replied Lofton. “O no, my good woman; if there is a single piece over, let me know it. I don’t like wasting money; but to the uttermost farthing, I wish to pay what is justly another’s.”

“Some people waste a great deal of money,” remarked Bridget, “on one foolery and another; and them’s generally the ones what begrudges us even the little they agree to pay. There’s one young man I could mention, if I chose to call names—but that wouldn’t be just right and proper, you know—who holds his head high enough, and yet it’s like drawing teeth to get a dollar out or

alm. He owes me, now, over five dollars. I wish, instead of wasting his money as he does, he'd save it, as you do, to pay honest debts. My little boy, only eleven years old, and who ought, by good right, to be at school, if I could afford to keep him there, is earning money in a cigar store. He told me, this very evening, that the young man, of whom I am speaking, came into the store, to-day, and spent a dollar and a quarter for a little switch of a cane, with a pearl top, which he dropped on the floor, and broke a moment after it was paid for. It made my very blood boil when I heard it, and I said to myself—I'll not stand this any longer! As soon as supper was over, I hurried off to his boarding house, determined, if he didn't pay me what was due, to talk my mind right out to him. Well, as I was coming past the Holliday Street Theatre, who should I see going up the steps but him? I was half tempted to catch hold of his arm, and ask him for my money."

"That wouldn't have been right, Bridget," said Lofton.

"I know it wouldn't. And I'm glad I held myself back. But its dreadful aggravatin', Mr. Lofton—dreadful. Him owing me for wash

ing his clothes—for helping to make him look like a gentleman—and wasting two dollars in a single day, on fancy canes and theatres! Oh, its too much! I don't wonder my blood boils. But excuse me, Mr. Lofton, I didn't mean to annoy you. Thank you for your kindness. I think I'd rather not take but two dollars. The extra pieces were small, —I wasn't long doing 'em."

"All very generous and considerate in you, Bridget," said the young man, pleasantly. "But right is right. I have to economize. But I do it through self-denial; not by getting the labor of others for nothing."

"You're a jewel of a man, Mr. Lofton; and I'm no flatterer that say it!" was the enthusiastic response of the half-Americanized Irish woman. "And I wish the world was made up of the likes o' you."

And with a low curtsey she retired.

"And this is Pinkerton!" said Lofton, as he walked to and fro, in some excitement of mind. "Spend his last dollar for a dandy cane, and then borrow the price of admission to the theatre while his washerwoman can't get from him the

poor reward of her hard labor. Too bad ! Too bad ! I thought better of him than this."

We must now introduce another character to the reader. About the time that Lofton was in conversation with Bridget, a young woman, plainly dressed, yet neat and tidy in her whole appearance, left one of the large houses in the upper part of Charles street, and with slow, and apparently feeble steps, passed along as far as Lexington street. Here she stood for some moments, as if undetermined where to go. At last she moved on again, until she reached Fayette street, where the same indecision was manifested. A sudden thought, after a brief pause, changed her whole manner. With a somewhat quicker movement, she retraced her steps as far as Lexington street, along which she went in the direction of Liberty street. Half way down, she stopped at a frame house, the entrance to which was by high and narrow steps. She went in without knocking.

There was no light in the small parlor into which the street door opened.

"Who's that?" called a harsh female voice from a back room, the door of which was now thrown ajar, admitting a feeble gleam.

"Me," was faintly answered.

“Ellen. Oh! you’re late to-night.” There was not a single touch of womanly softness in the tones of the speaker. No response was made by the new comer, who had removed her bonnet and shawl. The former she held in her hand by the strings, and the latter was lying across her arm, as she passed from the dark parlor into the small sitting-room that adjoined. A glass oil lamp afforded the dim light by which this “den,”—if we may thus be allowed to designate it—was but partially illuminated. As she entered, an old woman lifted to her pale, thin, timid face, a pair of glittering black eyes, and fixed them on her with a cold, yet piercing gaze. Let us describe, somewhat particularly, this old woman.

No one would have pronounced her age a year below sixty. She had, probably, added ten to three-score. Her hair, of a dark, iron-grey, combed roughly back from her forehead, was so heavy in growth, and strong in texture, as to lift somewhat untidily her plain cap from her broad temples. Her face was long, and tapered sharply towards her chin. There yet remained in her mouth a few straggling teeth, the incisors and canine projecting, when her lips were parted, very much like those of an animal. Her skin

was dark, and had something the appearance of leather. Her eyes have already been mentioned as black and glittering; they had receded far back into her head, and were restless and quick in their movements. Every thing about her bespoke the hard, harsh, selfish woman, congealed into so rigid a form, in old age, that no one might press against her, without sustaining injury. In person she was tall and thin.

The room in which this woman sat was narrow, its length being equal to the width of the small parlor, from which it was removed by a partition. In one corner was an old fashioned cupboard, enclosed with doors above and below. A table, quite as ancient in style, was drawn a few inches from the wall. It contained a lamp, one of the wicks in which had been picked down, in order to lessen, by half, the consumption of oil. Sufficient light was obtained for all practical purposes, so far as the old woman was concerned, her occupation being that of knitting, Two or three Windsor chairs, from which frequent scrubbing had removed every vestige of paint, a small square pine stool, cushioned with piece of faded ingrain carpet, with two or three

unimportant articles, made up the furniture of the room.

"You're late to night," repeated the old woman drawing as she spoke, a round snuff-box from her pocket, and taking a large pinch of the powdered weed. As she returned the box to its capacious receptacle, she fixed her eyes searchingly upon the young girl.

"I had to finish the dress I was working on before I could leave," was answered.

"Well, I hope they've paid you for your work. You've been there three weeks to day."

"I haven't finished yet. There are two or three dresses more to make for the young ladies," said the girl, with something deprecating in her voice. "I shall be engaged for at least a week longer."

"Why don't they pay you at the end of each week? The money's earned," said the old woman, sharply.

"They would, I suppose, if I were to ask them."

"Then why don't you ask them? No one should be afraid to ask for her own. I've had to do it all my life."

"It isn't usual to pay until the end of a

engagement ; and I'd rather not ask for my money."

"And I'd rather you would ask for it, Miss," said the old woman, drawing herself up and looking a very imperative mood personified. "I want my money," she added, speaking very positively ; "and I must have it. Your board has now been running on for ten weeks ; and I'm a poor woman, and can't afford to lie out of my money in this way."

"If I had not been sick, Mrs. Sly, my board would have been paid regularly. I never was behind-hand with you before."

"Oh, well that don't signify," said the old woman, impatiently. "You aint sick now.—You've been at work three weeks, and have earned six dollars."

"True," was the mild, and now firm reply of the girl, who, the sharpness of the first interview, which she had dreaded, being over, was regaining something of her native firmness and independence of character. "True, and in another week, there will be eight dollars coming to me, all of which will be paid into your hands as soon as I receive it. I've always given you your money, Mrs. Sly, the moment it was due. What

more could you ask? Sickness should, at least bring some consideration."

"Hity tighty, my young lady!" exclaimed Mrs. Sly, in no feigned surprise. "What's coming over the girl? A nice way to talk to me after I have nursed you for six weeks like a baby. Some people would have bundled you off to the poor-house. But, it's the kind of thanks I always receive."

And such nursing! The poor girl closed her eyes, and laid her hand on her heart, that grew faint at the remembrance of those six weeks of helplessness and suffering.

The simple relation of Ellen Birch to this woman, was that of a boarder. Why one so gentle, sensitive, and altogether so maidenly in all that appertained to her, as was this young girl, should have found a home with such a woman as Mrs. Sly, may excite surprise. It is easily explained. Three years before, the death of her mother deprived her not only of her best friend, but left her alone in the world, and wholly dependent on her own efforts. A small life-annuity had been the mother's only income. On this, with strict economy, she had been able to support herself and child. Her death, when

Ellen was just sixteen, left the afflicted girl not only alone in the world, but without any means of subsistence. For the last two years of her life, Mrs. Birch had rented a room from Mrs. Sly, who owned the poor tenement in which she lived.

As soon after her mother's death as Ellen was able to comprehend, with some clearness, her new relation to the world, her native independence, spurred, it may be, into quicker activity by some unmistakable givings out on the part of Mrs. Sly, led her to select the trade of a dress-maker as a means of self-dependence. Mrs. Sly favored this, and as it was necessary for Ellen to subsist during the year of her apprenticeship, proposed to board her for what service she could perform early in the morning before going to work, and in the evening after returning home. The offer Ellen accepted with thankfulness. But, what a year of toil beyond her strength, and ill-natured exaction, it proved. It seemed as if Mrs. Sly could never be satisfied with the amount of work done for her by Ellen. Ere the day dawned, she was aroused from her pillow, and rarely escaped to her chamber before the noon of night. Even with all this, if she could have

pleased Mrs. Sly, it would have been something for her mind to rest upon. But that was hopeless, for the woman was sordid, even miserly, at heart, and her base love of money poisoned every gushing rill of human feeling in her bosom.

Slowly that year of toil and trial went by. It closed at last. The brave girl had acquired a trade—at what expense her almost colorless face, attenuated frame, and slow, feeble steps, attested but too well. Ten hours a day, in the close work-room, for one who had taken much and frequent exercise in the open air, would of itself have tried her health severely. It came near breaking down, altogether, under the added toil imposed by her relation to Mrs. Sly. That relation, the selfish old woman had no objection to continue, for the meagre fare provided for Ellen was paid for three times over by the service she rendered. The young girl, however, was too glad to be emancipated from such tyranny and labor. A new relation was, therefore, established. As she obtained work immediately, in two or three families to which she was recommended by the dress-maker with whom she served her apprenticeship, she was able to pay a sum agreed upon for boarding, which she preferred to the thankless

and health-destroying service, the term of which had just expired.

Since that time, she had boarded with Mrs. Sly, who true to her natural instincts, had, besides half-starving the poor girl, rendered, in other ways, her life exceedingly uncomfortable.

Often and often did Ellen resolve to seek a new home; but, when she tried to make up her mind to leave the house in which her mother had lived, and the room in which she died, her heart rebelled against the decisions of her judgment. Her mother's spirit seemed to linger about the old, familiar objects, and she felt her presence in the chamber where they had slept together as she felt it nowhere else. And so, bearing, forbearing and suffering, gaining earthly purification through many trials borne patiently, she remained in her comfortless home for nearly two years when a long and protracted sickness threw her, weak and helpless as an infant, on the tender mercies of one in whose bosom the milk of human kindness had long since ceased to flow.

When at last, she tottered forth from her lonely chamber, it was with her mind made up in regard to the future. She was indebted for boarding from the time she was taken ill. So

soon as she was able to pay off what was due, she was fully resolved to seek another home. So greatly had Mrs. Sly annoyed her for the week or two before her introduction to the reader, and so utterly disgusted was she with her intense and cruel selfishness, that she was several times on the eve of not returning again to her house. It was a state of indecision on this subject, that caused her hesitating movements after leaving the house in Charles street, where she had been working through the day. A sudden thought, flashing through her mind it, will be remembered, prompted her return to the old home.

The last words of Mrs. Sly, in which allusion was made to the poor-house, and the ingratitude she had always received for her kind acts to others, were pitched in a high, shrill tone, that completely drowned the noise of footsteps in the adjoining parlor. Twice there had been a knock at the street door, and both times the loud voice of the old virago had kept the sound from reaching their ears, nor did either observe that, failing to attract attention some one had entered. Not until the door of the little room was pushed open, and the voice of a man said, somewhat sternly—

"Mrs. Sly! Is it possible! What does all this mean?"—

Were either aware of another's presence.

"Mr. Lofton!" exclaimed Ellen, in surprise, yet with something of joy in her tone, while her pale cheeks flushed, and her eyes brightened and filled with tears. The young man grasped her hand and drew her into the parlor. Mrs. Sly followed with the dim oil lamp that had burned upon her table, and setting it upon the mantelpiece, passed from the room without a word, and left the young couple alone.

CHAPTER III.

THE silence which followed the withdrawal of Mrs. Sly was broken by sobs, that Ellen was, just then, too weak, both in mind and body to restrain. These were succeeded by a flood of tears. No word was spoken by the young man, until the agitation of his companion had subsided; yet as she wept, he held her hand in a tightening grasp.

"Dear Ellen," he at length said, "what does all this mean? how dare that old wretch—"

"Oh, Archie! Archie! Don't speak so," exclaimed Ellen, interrupting him. "Don't—don't. She was disappointed; and you know--you know—"

"Disappointed about what, Ellen?" asked Lofton, seeing that she hesitated, and looked slightly confused, as if nearly betrayed into the utterance of something about which she did not wish to speak.

"Disappointed about what?" he repeated, after pausing for an answer.

But there was no reply, and her partly averted face prevented all attempts to read her thoughts in her countenance.

"What did she mean by that allusion to the poor-house?" said Lofton. "Surely I must have misunderstood its application to yourself. Can it be possible that she referred to you and your recent illness!" Light was breaking in upon the young man's mind. "Ellen! Dear Ellen! You must have no concealments with me in any matters that affect your comfort or happiness; these are already in my keeping, and I trust to have them in faithful guardianship so long as life shall last."

The young man spoke low, his voice eloquent with true feeling.

"Say, Ellen, is my inference correct?"

"It is," was the reluctant answer.

"Why, Ellen! Ellen! I am confout.

There was strong indignation in his voice. "Such language to you! What can it mean? How dare she speak so! You say she was disappointed. About what?"

Yet, even as he asked the question, the truth was suggested. Ellen did not reply; but he needed no confirming words from her lips. He knew, as certainly as if she had told him, that the poor girl was in debt for her board during the time of her prolonged illness, and that this was the cause of Mrs. Sly's abusive language. How hot, with anger, grew the blood in his veins. To think that this tender and beloved flower, that he would have protected from even the summer's changes, had been so cruelly assailed; had been blown on by the sharp breath of cold-hearted selfishness!

"Ellen! You must not remain here for another hour!" said he, passionately.

"Archie—Archie!" said Ellen, who had regained her self-possession, and now spoke with a calm and gentle earnestness—"Do not give way to anger. We have many lessons of patience and forbearance to learn in this life; and the more thoroughly we learn them, the wiser we will be, and the better able to act right in the time to

come. Have I not heard almost these very words from your own lips, Archie? Strength, many many times have they given me in trial. I have numerous kindnesses to acknowledge at the hands of Mrs. Sly, and her conduct now cannot make me forget them."

"She is wicked and cruel!" persisted Lofton.

"Her conduct is an outrage and cannot be excused on any ground."

"It was wrong, I know," said Ellen; "but she cannot see with our eyes—cannot feel as we do. All her inclinations are sordid, and all her motives are low and selfish. We must think of her as she is."

"But you will not remain here, surely, after what has occurred?" replied Lofton.

"I shall stay for a few weeks longer. My mind was already made up to change, after that time."

"But why not go from here at once? Why remain for two or three weeks?"

"I am not prepared to leave, now, Archie. It does not just suit me. Mrs. Sly is over her fretted state by this time. These tempers don't last long. She's sorry for what she said, I'm

sure. Don't think of it any more. In three or four weeks, if I keep well, I intend looking out for a pleasanter home."

"If you *keep well*, Ellen?"

Lofton looked earnestly into her thin face, as his voice lingered on the words, "keep well." "Your hand is too hot for health now," he added. "You have been at work, to-day?"

"Yes."

"Too soon—too soon." The young man's tones were troubled. "You will never recover your former health if you go on in this way. You haven't the strength, Ellen, for this."

"I'm getting stronger," she answered. But her own consciousness that such was not the case, betrayed itself in her tones.

"Weaker, you mean," said Lofton. "Ellen," he added, with emphatic earnestness, "this must not be. My own happiness is too intimately bound up with yours, to look on indifferently and see you destroying your own life. This season of all others, will not permit over effort, in a weakened condition of the body. To the exhausted frame, spring often comes with new life and vigor; but there must be gentle exercise

in the fresh and fragrant air, with freedom from anxious thought, or its health-giving influence will be exercised in vain."

How deeply Ellen felt the truth of these words from the time the disease, by which she had suffered so severely, left her, up to the period when she resumed her work, there had been a daily visible improvement in her health. But, since then, the gain had been very slow indeed, while her tasks were performed under the pressure of painful weariness. Usually, when she turned her steps homeward, at night, she had scarcely the needed strength remaining. And there was another reason, beyond the ten or twelve hours' incessant needle-work, why she failed to regain the strength she so much needed; and this was an inexcusable want of thought in the lady for whom she had been sewing for some three weeks. At seven o'clock, Ellen began her daily task, and an hour elapsed before she was called to break fast. By this time, she usually had a faint, sick, feeling, that nourishing food taken at an earlier hour would have prevented, but which now took away all appetite. A few mouthfuls of bread and butter, and a part of a cup of tea or coffee, almost forced upon her reluctant stomach, made

up her morning meal. By twelve or one o'clock her exhausted system began to ask for nutrition, which, if then supplied, would have been grateful and health-giving. But three o'clock was the lining hour, and to the thoughtless mistress of the family, herself in robust health, it did not once occur that the pale, toiling seamstress might need a luncheon to sustain her till the regular dinner hour arrived.

It was usually half-past three, and sometimes four o'clock, ere Ellen was summoned from the apartment, where for eight or nine hours she had bent weary, often in pain and exhausted, over her work. Sometimes she came to the table with so eager an appetite, as to be induced to overload her stomach; and sometimes with such an aversion to food, that it was with difficulty she could eat at all. There was little to tempt her at the evening meal, usually taken with Mrs. Sly; and when her head pressed her pillow she was frequently too tired and feverish to sleep, until hours had passed away, and then her slumber was so heavy, that profuse night-sweats completed the work of exhaustion.

Yes, deeply did Ellen feel the truth of Lofton's remark. To her, the fresh and fragrant airs of

pring brought no health-inspiring influence. Instead of gaining strength, too sadly was she becoming conscious with each returning day, of a loss of bodily vigor. She made no reply to her lover's earnest appeal, and he added :

"You must go to the country for a few weeks, Ellen. It is little better than suicide to continue on as you are now doing."

"That is impossible, Archie," replied Ellen, half reproachfully. The suggestion seemed to the poor girl almost like mockery.

"Why is it impossible?" asked the youngman.

There were reasons enough in Ellen's mind. To another, her reply would have been most conclusive. But, to him, she could not say that besides being in debt for boarding, she had no money to bear the expense. She was, therefore, silent to this last interrogation. It was easy enough for Lofton to conjecture the cause of her silence; and he did so, correctly. How gladly would he have offered her money sufficient to pay the sum due for boarding, and to meet the expense of a few weeks' sojourn in the country. But true delicacy of feeling prevented an offer, which a like delicacy would have certainly declined.

"It is not impossible for you to take at least a

week's relaxation. Health—nay, life itself, demands this," said Lofton, earnestly.

"It will be at least a week before I can finish what Mrs. Blain wishes me to do. She is one of the first who gave me work, and I would not like to disappoint her."

"But, surely she is human! Where the very life of another is at stake, who would put the making of a dress or two against it?"

"You are too serious altogether, Archie," said Ellen Birch, forcing a smile, yet leaning closer to him as she spoke, and feeling an inward joy at the loving interest he manifested.

"No—no—no, Ellen," he replied—"there is too much at stake for both of us. I cannot bear to see your thin face still so pale; your eyes so languid, your whole appearance that of one gradually sinking towards the grave, instead of rising to buoyant health."

His voice trembled with emotion.

"Don't let this trouble you," replied Ellen, touched by the words and manner of Lofton, "your fears magnify the reality. I shall do well enough. From so serious an illness, recovery is always slow. In a few weeks you will see a great improvement."

"Not if you go on as you are going. Improvement under present circumstances is impossible."

In many ways the young man sought to lead Ellen to refer so distinctly to her own affairs, that he could offer the aid of which she stood so much in need. But her native delicacy so guarded her, that he failed entirely; and when they parted for the night, there was, on both sides, an anxious looking into the future, and a painful consciousness that its burdens, for at least one of them were too heavy to be borne without the risk of dangerous consequences.

CHAPTER IV

"You don't know what you missed last night, young man," said Pinkerton in a tone of triumph as he met Lofton on the following morning.

"Nor you either," replied the latter, rather coldly. He had, in his thought, Pinkerton's narrow escape at the theatre-door, from the anger of his neglected washerwoman.

"Mrs. Wood never sang so well. That every one says. Oh! It was glorious. And you lost it all for the sake of a paltry half-dollar. Archie! Archie! You are unjust to yourself—and, shall I say it without calling a red spot to your cheeks, to that pretty little seamstress of yours. You should have gone yourself and taken her also."

"You think so?" The brow of Lofton was slightly bent as he said this.

"I both say it and think it. The mind loses its healthy tone unless we award to it occasional recreations. What so exhilarating, and at the same time, so refining, as music?"

"Perhaps you are right," said Lofton, thoughtfully.

"Take my advice. Go this very day and secure a couple of seats. Be generous for once, and you'll never repent of it the longest day you live."

"I'll think about it," answered Lofton. The bell rung for breakfast, and the interview closed.

For the sake of Ellen, Lofton at first thought he would secure seats for the opera on that evening. But a little reflection told him that, in her feeble state, the excitement of music and acting, with the fatigue consequent upon several hours' occupation of one of the uncomfortable seats with which theatres are always provided, would do her far more injury than to remain at home. So that idea was very wisely abandoned. But, he by no means abandoned a better purpose. Earnestly he sought to devise some plan by which she could be relieved, for a few weeks, from the toil that was in danger of entirely destroying her health. The

two hundred dollars, saved by such steady self-denial and careful economy—how gladly would he devote all of this, if needful, to meet the present need! But, how was he to use it, and not hurt the maidenly delicacy of one so tenderly and so worthily beloved? That was the question he found it most difficult to decide.

Breakfast over, the two young men departed to their different places of business. Pinkerton stepping buoyantly along, and still feeling the excitement of the previous evening; Lofton, with his eyes upon the pavement, earnestly pondering the ways and means of relief for Ellen Birch.

On reaching the store in which he was employed a letter was handed to Pinkerton. He knew, from the post-mark and handwriting, that it came from his sister, and ere the seal was broken, or a word of the contents known, a soberer mood succeeded to the pleasant excitement of his feelings. With an uneasy foreboding, he opened the letter and read:

“MY DEAR BROTHER:—I wish I could write to you that my health was improving, but it is not. I am very weak, and, though the season of flowers and singing birds is at hand, I do not seem to gain

any strength. As yet, I have not ventured to go out even on the mildest days, lest I should take cold. The slightest cold brings back my cough, and that jars my poor frame terribly. Aunt Mary is very kind to me; kind as a mother.— Poor aunt Mary! She is in trouble. You know she had some bank stock, that paid her about a hundred and fifty dollars a year. Well, the bank has failed, and she has lost it all. Now, she has nothing to depend on but her dairy, and what she can sell from her little farm. I am, consequently, a burthen to her, and this makes me, at times, feel very unhappy. Oh, how I wish I were able to keep her; but I am not. You have often said to me, dear brother, that so soon as you were able, you would pay aunt Mary something for my board. If you could spare her a little now, Mark; if you could send her twenty-five or thirty dollars, how much good it would do her, and how much it would lighten the weight that now lies heavy on my feelings! It goes hard with me to ask this of you, Mark; but we are brother and sister, alone in the world, and to whom can I go but to you? I do not think I will be very long here to burden any one. I feel myself growing daily weaker and weaker. But

few sands remain, and they are falling rapidly. Let me lean on you a little more heavily. Let me feel your arm bearing me up, Mark. I will not know the bitter sense of dependence that now so often oppresses me, if from your hand come the few things needful to sustain this failing life.

"I cannot write a longer letter to you now. The effort has exhausted me so much, that I must close at once. May I hope to hear from you soon, dear Mark ?

"From your loving sister, LUCY."

To say that the young man was not deeply moved by this letter ; to say that the instant impulse of his mind was not to respond fully to the earnest appeal of his sister, would be to do him great injustice.

"My poor dear sister !" he sighed, as he refolded the letter. "How gladly would I shelter you from every storm of life ! But——"

He did not finish even in thought, the sentence, but repressed the mental utterance, and in the bitterness of conscious inability to respond as he could wish, clenched his hands tightly.

"Twenty-five or thirty dollars," he said to himself, a little while afterwards, as his thoughts began to run clearer. "It does not seem a great deal; and yet, I am not the possessor at the present time, of a tenth part of the sum; while the whole of the current quarter's salary has already been drawn. I might borrow what is needed for poor Lucy."

"A lad wants to see you," said a fellow-clerk to Pinkerton, as these thoughts were passing through his mind. The young man turned around, and there stood a boy with a piece of paper in his hand. It was a bill from his boot-maker.

"Mr. Slocum," said the boy, "wants you to send the money for this bill. He's got a note to pay."

"Tell him," replied Pinkerton, no little disturbed by a dun at this particular time, "that I can't do any thing for him to day. I'm short myself."

"But Mr. Slocum says you must send the money. The bill's been standing for months already." The lad spoke with an impertinence of manner that was very offensive.

"Go back and tell your master that *must* is a hard word, and he'd better withdraw it," said Pinkerton, looking sternly at the boy.

"But sir——"

"Off with you!"

The shoemaker's lad turned away and left the store, muttering something to himself that Pinkerton did not hear.

The current of the young man's thoughts were considerably changed by this untoward incident. Other unsettled bills were remembered; and, as a very natural consequence, the sense of his own wants and pecuniary deficiencies threw into the shadow those of his sick and dependent sister. Still, he did not forget her; neither did he resolve to let her wants go unsupplied.

"Poor Lucy!" he sighed, as the thought of her returned more vividly. "Oh, that I were rich for your sake! There is nothing in this world that I would think too good for you. How unfortunate that money matters should be with me as they are at present! I wish I had been more economical. I spend a great deal more for trifles than is at all consistent with true economy. Ah well! It can't be helped now. I must try and do better in the future."

"Mark," said a fellow-clerk, touching him on the shoulder at this moment, "don't you want a gold watch, cheap?"

Now to be the owner of a gold watch, had, for a long time, been the ambition of Pinkerton.— Three or four times he had commenced saving up money for the purchase of one, but his weak propensity to waste small sums on trifles, never permitted the attempted accumulation to reach beyond three or four dollars, and then the whole would suddenly disappear like frost-work in the sunshine. To the clerk's question he gravely shook his head.

"You'll never meet with such a chance again if you wait a dozen years," said the other.

"Who's got it? What's the price?" asked Pinkerton. A feeling of interest in the matter was being awakened.

"Joe Purdy has it. It belongs to a friend of his who wants money badly, and will sell it cheap."

"What kind of a watch?"

"A patent lever."

"Altogether beyond my ability," said Pinkerton. "And, besides, I am desperately poor just now."

"It can be bought for thirty dollars," remarked the other.

"Thirty dollars for a gold patent lever. You're joking."

"Not a bit of it. It's a first-rate watch, and is worth sixty dollars, if it's worth a cent. If I hadn't purchased last winter, I would take it myself. You'll never have such another opportunity. Take my advice and secure it on the spot."

"But I haven't the money."

"Borrow it."

"Will you lend?"

"Haven't a dollar of my last quarter's salary left. But you can get what you want from Joe Purdy."

Pinkerton shrugged his shoulders, as he replied,

"And pay him two or three per cent. a month for the use of it. He shaves too deep for me."

"As you like about that," returned the other. "But if you paid five per cent. a month on thirty dollars, until you drew on your next quarter's salary, you'd have the best of the bargain. Take my advice and secure the watch."

Advice so accordant with his desire to possess the article thus temptingly set before his mind, Pinkerton felt very much inclined to follow. A

sight of the watch confirmed his inclinations.— Without pausing to take counsel of prudence; to think again of the wants of poor Lucy; yielding to the persuasions of others and his own pleading wishes, he bought the watch and gave to Joe Purdy, a shrewd, unscrupulous, money-loving fellow-clerk, his due bill to be paid two months thereafter for thirty-four dollars, the four dollars extra being interest at the rate of nearly seven per cent. a month on the loan of thirty dollars!

Ah! it never entered into the head of Mark Pinkerton to conceive of the painful, almost sickening reluctance with which his sister Lucy had, under her heavy pressure, forced herself to write to him as she had done. That he would respond, promptly and affectionately, she had no doubt. Yet, did not that take away the strong disinclination that was felt to ask him for money.

Five days had passed since Lucy wrote, and she was now in hourly expectation of a reply. Aunt Mary was looking troubled; and Lucy knew that she had cause of trouble. Oh, how it hurt her to think that she was now a burden to her kind relative! As she sat by her window

looking out, the butcher drove up, and, alighting, knocked at the gate.

"I wonder what he wants?" said Lucy to herself, as an uneasy feeling crept into her mind. She bent nearer to the window. Soon aunt Mary came out, and Lucy heard the butcher say,

"Good morning, Mrs. Jones. Fine weather this. I've called down, as you wished, to look at old brindle."

The heart of Lucy gave a violent bound. Then tears gushed from her eyes. And was dear, faithful old brindle to go to the slaughter-house? The thought made her so faint, that she had to lie down. Shutting her eyes, she lay eagerly listening for every movement below. The murmur of voices, continued for some time, reached her ears. Then Lucy heard the butcher say, as he clicked the latch of the gate.

"Very well, Mrs. Jones. I'll send for her to-morrow morning; and some time during the day will bring you down the twenty dollars."

By this time the butcher was in his saddle. A word to his horse; and he was off in a brisk trot, never dreaming of the grief his visit had occasioned.

Aunt Mary's chamber was next to Lucy's. The unhappy girl soon heard footsteps slowly

ascending the stairs. Her aunt's door was opened and shut. A low sob or suppressed groan, reached her ears ; then all was still. More than half an hour elapsed before the slightest movement was again audible. Then the good lady came into Lucy's room, and with a slightly shadowed, yet serene brow, sat down by the bedside, and, taking in her's the white, almost transparent hand of the pale invalid, said, with much tenderness :

" You don't look so well to-day, Lucy. I'm afraid you've been sitting up too long. Is there anything I can get for you ?"

" Nothing, aunt Mary," replied Lucy, scarcely able to restrain her tears. " What did the butcher want ?" she asked, as soon as she could speak with some steadiness of voice. " You won't surely let him have our dear old brindle ?"

" You musn't take it to heart, dear," replied aunt Mary, with far more composure of manner than she had herself hoped to obtain. " What can't be helped must be borne with fortitude. Brindle has been dry for some time ; and we can very well part with her. I owe just twenty dollars for taxes, and they've threatened to sell our

little place if it isn't paid. So, there is no help for us. Don't think of it, my child."

"Oh, I can't help thinking of it!" sobbed Lucy. "Dear, good old brindle! Ah, aunt Mary," she said, after gaining a little composure "I feel, now, as if I ought no longer to be a burden to you. It isn't with you as it was."

Gently the hand of aunt Mary was laid upon the lips of the girl, and lovingly she answered:—

"Hush! While a roof and a loaf remain to me, dear child, you will share them. Oh, never, never again wound me by uttering the words 'a burden.' It is love for you, Lucy, that throws light upon my way, that gives warmth to my heart; that brings strength and cheerfulness. Could I only call back the roses to your cheeks, I would be blessed indeed."

And with many loving words, she sought to drive away the impression which she had, even before this, seen gradually forming in the mind of her niece.

Now more than ever did Lucy's thoughts turn to her brother. She was certain he would send her the money she had asked for; and should it come by the post that day, the sacrifice of

brindle would be saved. An hour afterwards she saw the postman turn in at the gate. How her heart leaped! She was sure he had a letter for her, and she was not mistaken. The welcome missive was from Baltimore, and the direction in the hand-writing of Mark. Eagerly, and with unsteady hands, she broke the seal. There was no enclosure!

“MY DEAR SISTER LUCY:—I cannot tell you how much I am pained to hear of our good aunt Mary’s misfortune, and grieved that your health continues so poorly. Your letter could not have come to me at a worse time. I haven’t a dollar by me, and will not be able to draw on my salary for two months to come. Then I will certainly send you some money. Oh, I wish that I were rich for your sake!—”

Thus far Lucy read, when tears blinded her. She did not sob, nor weep aloud. Her disappointment was too deep for that. But the pressure on her bosom was so great that it seemed as if her heart would really cease its throbbings.

Mark Pinkerton was the owner of a gold watch. In his selfish extravagance and pride, he

dreamed not at how serious a cost he had obtained it.

On the next morning old brindle was drive off by the butcher. Poor Lucy, worse than usual, did not leave her bed during the whole day.

CHAPTER V

"MRS. SLY," exclaimed Lofton, turning quickly from his desk, on hearing his name uttered.

He had but a short time before reached the store in which he was employed.

The old woman dressed for the street, in a faded Scotch plaid cloak and a rusty, plain black mode bonnet, stood before him with a troubled expression on her hard features.

"Ellen Birch is very ill, sir!" The voice of the woman was subdued in tone, and indicative of no little anxiety.

"Very ill! What ails her?" asked Lofton hurriedly and in alarm.

"I don't know, I'm sure, Mr. Lofton. But she's been going on very strangely all night. I think

she's some out of her head. And she's got an awful high fever."

"Has the doctor seen her?" inquired the young man.

"No, sir. I—I—didn't like to—I don't have any doctor of my own."

"But why didn't you call in Dr. Baker at once?"

"Well, I—I thought I'd see you first," stammered the old woman.

"Is any one with her now?"

"No, sir. She's a little quiet, and I thought I'd run down and tell you."

"Go back then, quickly," said Lofton, impatiently; "I'll be there with the doctor in a few minutes."

The old woman turned away, but, ere she had reached the door, Lofton passed her at a rapid speed. Fortunately, he reached the office of Dr. Baker just in time to see him before he went out on his morning round of visits. The doctor accompanied him to the house of Mrs. Sly, which they reached before the old woman's arrival. Ellen still slept; or, as Mrs. Sly had said, was quiet. Her eyes were closed; there was a marked, rather painful contraction of forehead and her

lips, unnaturally compressed, had now and then slight nervous movement.

Doctor Baker, who had attended Ellen during her recent illness, stood gazing at her wan, suffering countenance, for some moments, without speaking. Then, with a shake of the head, he sat down beside her and laid his fingers on her pulse. As he did so, the sick girl opened her eyes, fixed them first on the doctor, then upon the face of her lover, and then let them wander, as if searching for some one else about the room. At this moment Mrs. Sly came in. Instantly a look of fear darkened the countenance of Ellen, and she shrunk closer down in the bed. Both the doctor and Lofton noticed the sudden change. It needed not the few incoherent sentences that fell from her lips, to tell them that the mind of the poor girl wandered.

The only information Dr. Baker could get from Mrs. Sly, bearing on the case, was that Ellen had awakened her in the night, by overturning a chair, and that on going to her, she had found her wandering about the room, and talking to herself in a strange way. The straightforward relation by Lofton, of what had occurred on the evening before, and his impression that Ellen had gone to work much too early since her illness,

afforded the doctor sufficient data to understand the condition of his patient.

Such prescription as the emergency required being ordered, the doctor said in a low voice to Lofton :

" This case is an exceedingly critical one, and by no means to be trusted in the hands of this woman. A faithful nurse is as much needed as a skilful physician. And good nursing this sick girl will not receive here—at least not at the hands of Mrs. Sly. Has she no friend or relative who would take care of her during her illness?"

" She has no relative," replied Lofton.

" Then it would be better to have her removed to the Infirmary than trust her here."

" Oh, no," said the young man quickly. " That need not be. I will have her placed in the hands of one who will be as kind to her as a mother.—But can she be safely removed?"

" Yes—provided it be done as soon as possible to-day. This fever will exhaust her rapidly. To-morrow, it might be attended with extreme peril."

" I will have her removed within an hour," said Lofton. " Will you see her again this afternoon?"

"I had better do so. Where will I find her?"

"I will call on you at two o'clock in your office, and give the right direction. Mrs. Sly," he added, turning to the old woman, and speaking aloud—"I wish you to have Ellen's clothes, and all that belongs to her, packed in her trunks. In less than an hour I will be here in a carriage for the purpose of taking her away."

"Mr. Lofton!" The old woman was about to remonstrate, when the doctor said—

"I have ordered the removal, Mrs. Sly, and it must take place immediately."

"But is it safe, doctor? Isn't she too ill?"

"She is too ill to remain here, madam," replied the doctor, fixing a stern look on the old woman, who did not misunderstand the meaning of his words.

Soon after, Lofton and the physician left the house together.

On Mulberry street, some distance beyond Pearl street, and then quite in the suburbs of the city, stood a small two-storied brick house, a little back from, and with its gable end to, the street. It was a half-house, so called. In front was a neat flower-garden, enclosed by white palings, the diamond shaped tops painted green.

Every thing in and around this house bore the stamp of neatness. The front door opened directly into a small parlor, furnished very plainly. On the floor was a rag carpet, woven into regular stripes of black, red and yellow, which, crossing each other at intervals, produced a good effect. A bureau, a mahogany breakfast-table, on which lay an old family Bible, six green windsor chairs, a small mantel looking-glass, a pair of brightly-polished andirons, shovel and tongs, and a pair of brass candlesticks, made up the furniture of this room.

In the chamber directly over the parlor, sat a woman whose countenance showed her to be past the prime of life. She was engaged in sewing, not on a garment for herself, but on work for which she was to be paid a price—for Mrs. Wilson, although she owned the comfortable house in which she lived, had no income beyond what her industry secured. The opening of the gate caused her to lift her head and look from the window.

“ Mr. Lofton ! I declare ! ” said she, both pleasure and surprise in her tones. And she laid aside her work quickly and went down stairs, in time to open the door for him ere his hand had lifted the little brass knocker that was polished to the extreme of brightness.

"Good morning, Archie. How d'ye do? walk in. I'm right glad to see you! But what's the matter? You look sick or in trouble."

"I am in trouble," replied the young man, as he seated himself in Mrs. Wilson's little parlor "Ellen is sick again."

"Why, Archie! I'm sorry to hear that. Is she very sick?"

"Yes. Dangerously so, Dr. Baker says." The young man's voice choked. In a moment he recovered himself, and added, "She went to work a great deal too soon, and now she is in a relapse Her mind has been wandering all night."

"Archie!"

"I've come to see you about her," said Lofton.

"Well, Archie, any thing in my power to do for Ellen, shall be done. You know I have always liked her. She's a good and true-hearted girl."

"The doctor says she's too ill to be trusted with Mrs. Sly."

"It never was a good place for her," replied Mrs. Wilson. "Mrs. Sly is not the right kind of a woman. If she is so ill again, she ought to be removed, by all means."

"The doctor has suggested the Infirmary; bu

indeed, Mrs. Wilson, I cannot bear the thought of that."

Mrs. Wilson shook her head.

"Won't you let her be brought here?" said Lofton, almost imploringly. "Oh, if you would, it might be the means of saving her life! I will pay you more for nursing her than you can earn with your needle. Oh, my good friend, forgive me for asking so much; and do not deny my request."

"It was already on my lips to make the offer," said the kind lady, smiling yet with dimming eyes.

"What a mountain you have taken from my heart!" ejaculated Lofton, seizing the hand of Mrs. Wilson.

Of all that passed between them, we need not pause to speak. Mrs. Wilson immediately accompanied Lofton and assisted in the removal of the sick girl to her own house.

"Is every thing that belongs to Ellen in these trunks," inquired Lofton, when some time afterwards he returned with a porter to have them taken away.

"Yes, as far as I know. But—"

"But what?" asked Lofton, seeing hesitation and perplexity on the countenance of Mrs. Sly.

"She owes me twelve dollars for board, and if I let them go, where is my security? She'll die, maybe, and then who am I to look to for my own?"

"Wretch!" was the involuntary and indignant exclamation of Lofton. "And it was for this that you threatened to send her to the poor-house ha? But"—and he took out his pocket-book—"here's your money. Not a word!" he added sternly, as the instantly changed woman began some cringing apology. "There is your own—take it! And now Stephen," speaking to the porter, "take these to the house of Mrs. Wilson, in Mulberry street. You know where it is."

Remaining long enough to see the trunks fairly in the porter's possession, Lofton then returned to the store, from which he had been absent over two hours.

"Where have you been, Archibald?" one of his employers enquired, as soon as the young man re-appeared. Absence, during business hours, was a thing not permitted in the establishment, unless for causes beyond those of ordinary occurrence. Knowing this, Lofton felt that justice

to himself required a clear statement of his reason for being away. His employer listened with a good deal of interest, and when he had concluded, asked the name of the person in whom his clerk had been so much interested. On hearing it, he said—

“Ellen Birch. Isn’t she a dress-maker?”

“She is,” replied Lofton.

“Oh, I remember her very well now. She has worked for my family, off and on, during the last few years. And is she so very ill?”

“Yes, sir; Dr. Baker considers the case exceedingly critical.”

“I’m really pained to hear it, Archibald. She’s an excellent girl. My wife and daughters are much attached to her, and will be grieved to hear of her sickness. Where did you say she had been removed?”

“To Mrs. Wilson’s, in Mulberry, a little beyond Pearl street.”

“I’ll remember that. Some of my family will see her immediately, and do all they can for her comfort. Dr. Baker is attending her?”

“Yes, sir.”

“She couldn’t be in better hands. How long have you known her, Archibald?”

"A long time, sir."

"And, excuse my freedom, are no doubt under an engagement of marriage with her."

"It is true, sir."

"A wise choice, my young friend. She will make you an excellent wife. Don't let her illness trouble you too much. A good physician and good nursing will, I am sure, soon bring all right again. You have my full permission to be absent, while she remains so very sick, as often as may be needful."

Briefly but earnestly Lofton 'expressed his grateful thanks for this kind interest on the part of his employer, and once more resumed his daily tasks.

CHAPTER VI.

FROM this time, during a period of three months, there was a steady draught on the sum which Lofton had accumulated ; but the diminution gave him pleasure, not pain. A source, it proved, of deep gratification that he was able to procure for Ellen, during a long and dangerous illness, the comforts of a home, and the loving care of one who nursed her with the tenderness of a mother. As the sick girl began to recover strength, and her mind to acquire something of its wonted activity, her native independence and maidenly delicacy threw a shadow over her feelings, and produced something of reserve towards her lover. Gradually she learned, through guarded answers to her questions, both from

Lofton and Mrs. Wilson, all about her removal from the house of Mrs. Sly, and her present actual dependence on the generosity of the young man, to whose prompt interference she was indebted for life itself.

Ellen had so far recovered as to be able not only to sit up a greater part of each day, but to walk a few squares, leaning on the arm of Lofton. Strength was coming back rapidly. Already, a faint flush might be seen on her cheeks, and the brightness of returning health in her eyes. It was now midsummer. Earlier than usual, one afternoon, and ere the twilight succeeding the long day had closed in, Lofton called upon Ellen. He opened the little parlor door without knocking. There she sat, near the window, sewing, while on the table beside her were portions of a new silk dress, the rich materials and fashionable style of which left him in no doubt as to the nature of her employment. The work from a customer. The flush on her cheek, which he had marked, at his last visit, with so much pleasure, was gone; and lines of weariness were too visible on her brow.

“Why, Ellen!” he said, in a tone of surprise,

"what is the meaning of this? You are not well enough to go to work yet."

"I'm gaining strength very fast, Archie," she replied, smiling cheerfully. "It's over two months, now, that I've been idle, and a burden to others—" her voice slightly faltered on the word "burden," while her eyes drooped beneath the earnest gaze of her companion—"and I shall feel better to be doing something, if it is ever so little. Mrs. Brown was here, yesterday, and urged me so strongly to make this dress for her, that I couldn't well refuse."

"Mrs. Brown has neither feeling nor consideration!" said the young man, with more than his ordinary warmth of speech.

"I would rather make it than not," replied Ellen, showing some slight confusion of manner. "I feel a great deal stronger, and must begin to do something."

"You began too soon before, and against all my earnest persuasion. The imprudence came near costing you your life. Do not, let me beg of you, Ellen, act so unwisely again. Send the dress back to Mrs. Brown, and tell her that you find yourself too weak to finish it. If she be a true woman, she will take no offence."

"But I think I am well enough," persisted Ellen.

"No, child, you are not," said Mrs. Wilson, now coming into the room, and replying to her last sentence, "and I have told you so before. But she has a woman's will, Archie, and a pretty strong one."

"Now, don't say that, Mrs. Wilson," quickly spoke up Ellen, slightly coloring. She felt that, to the ear of her lover, there was something disparaging in the remark.

"I do say it, child," returned Mrs. Wilson. "Hav'n't I been talking to you all day, and telling you how wrong it was to attempt this work with your present strength."

"But, Mrs. Wilson," urged Ellen, "you know my reasons for wishing to make this dress. You know—you know—"

Ellen did not finish the sentence. Her face was still more suffused, and she bent it so low upon her bosom, that its expression was concealed.

"I know," returned Mrs. Wilson, thrown a ttle off of her guard by excitement of feeling, 'that Mrs. Sly has no claim on you so imperative

that life itself must be put in jeopardy to secure the payment."

"Mrs. Sly!" ejaculated Lofton. "And, pray what claim has she upon Ellen?"

"Oh! Mrs. Wilson," said Ellen, in real distress, "how could you speak so?"

Mrs. Wilson was silent. She felt that she had done wrong in thus referring, in the presence of Ellen's lover, to the existence of an embarrassing pecuniary obligation. Lofton comprehended all in a moment, and said—

"Let both of your hearts be at rest on this subject. Mrs. Sly has not the shadow of a claim on Ellen."

"I believe you are in error, there," answered Mrs. Wilson, who, not choosing to understand Lofton, went on to explain somewhat particularly the state of affairs between Ellen and Mrs. Sly, dwelling, as she did so, with some prominence, on the previous sickness of Ellen, as the cause of her indebtedness.

"Not the least in error," said the young man smiling, when Mrs. Wilson ended her explanations. "Mrs. Sly has no claim, not even to the value of a barley-corn, upon Ellen."

The young girl raised her suffused face and

looking reproachfully at Lofton. The meaning of his last remark she clearly understood. Far deeper than this reproachful glance, the eyes of the young man penetrated, and saw radiant and beautiful a look of grateful, confiding love.

Silence succeeded, and a gradual calming down of excited feelings. Then Lofton related his closing interview with Mrs. Sly, and on concluding the narrative, turned to Ellen and said abruptly,—“What would you have done, had you been in my place?”

“Just as you did,” replied Mrs. Wilson, before Ellen had time to frame an answer. “And, now that we all understand each other, let us give a little thought to the future. It is plain that Ellen’s health will be permanently injured if she persist in doing as she did before. Now that she has agreed to make this dress for Mrs. Brown, I do not positively object to her finishing it, provided she work only a few hours each day. But, I should regard the taking in of any more work for at least a month or six weeks to come, as positively wrong.”

“But, Mrs. Wilson,” interposed Ellen, “I can not live in idleness, I cannot—”

“You are, for the present, under our guardian

hip, my child," said Mrs. Wilson, laying her hand tenderly on that of the young girl. "Leave to us the care of thinking and acting for you in the present. When able to walk alone, we will restore all your freedom. Can you not trust us? Have you not faith in our love for you?"

"Oh yes—all faith—all trust," answered Ellen, betraying strong emotions. A flood of tears came to the relief of her oppressed feelings, and she wept for a time freely. How weak and dependent she now felt. Bravely had she striven to stand alone, while the thought of leaning upon her lover for support, was something from which her mind shrunk with an instinctive sense of indelicacy. Yet, in her earnest struggle, she had fallen to the earth, and his was the hand that raised her up—his the arm that still sustained her.

The barriers of reserve were all broken down. Though formally betrothed to each other, yet no marriage day had been named, because the circumstances of Lofton were not such as to justify the step. Both were young, and both willing to wait the better time coming in the future. Such being the case, a certain maidenly reserve had marked the intercourse of Ellen with her lover

But the evening they spent alone after the interview just described, was one marked by a different tone of thought and feeling from any that had gone before. Circumstances utterly beyond her control had left Ellen helpless. His arm was instantly reached forth to protect and to sustain her. She had leaned upon it in utter weakness, and now that her step still faltered, she could not refuse the support so earnestly and so lovingly proffered. And as her thoughts took new forms, while she listened to all his more freely uttered plans for the future, and saw herself leaning still in her weakness upon him, a deep interior joy warmed her bosom. She felt herself drawn nearer to him : felt her life blended, as it were, with his. A higher respect for his manly intelligence, and a higher confidence in his manly virtues, were also inspired. In her almost abject weakness, new strength had been born.

When Lofton parted from Ellen on that evening, there was something of despondency and impatience in his heart.

"Oh, that my income were larger!" he exclaimed, throwing out his hands as he gained the street, after leaving the house of Mrs. Wilson. And then, with bowed head, in deep meditation,

he took his way homeward. Earnestly, as he walked along, did he ponder the present and the future. He still had nearly one hundred and fifty dollars in the Savings' Fund. With a salary of only four hundred dollars, and but a hundred and fifty dollars a-head, would it be prudent to take so important a step as marriage? This was the distinct proposition in his mind. It was very far from being decided, when he reached his boarding house. The hour was late, at least for him. On entering the parlor, he found no one there but Pinkerton, who was walking the floor with uneasy step.

"I'm glad you've come at last, Archie," said the young man. "I've been waiting for you all the evening. Just walk up to my room. I have something very particular to say to you."

"Nothing wrong, I hope," remarked Lofton, who saw that his friend was much disturbed.

As soon as they were in the room, Pinkerton drew a letter from his pocket, and, handing it to Lofton, said—

"Read that."

The letter was from his sister, and the contents were as follows:—

"DEAR BROTHER MARK—I feel a little stronger to-day, and aunt Mary, after a good deal of persuasion, has consented to let me bear the fatigue of writing. She has propped me up in bed with pillows, and opened the large Bible before me, on which to lay my paper. I have grown very, very weak, brother. It may be, that I shall never have strength to write you again. And I want you just to answer this, if it is ever so briefly. It is nearly three months, now, since your last letter came. What a long time it has seemed! the longer that I had so many reasons for wishing to hear from you. Oh, I should like so much to see you, Mark. Can't you leave business for a week, and make us a visit? Aunt Mary will be delighted, and I—oh, I shall weep for very joy. Do come, brother! I don't think I have much longer to live in this world. You don't know how much I have failed. I hardly think you would know me.

"Should I never see you again, Mark, let this be my dying request,—*Don't forget Aunt Mary!* She has been all to me that a mother could have been. I mentioned, in my last letter, that she had lost her bank stock. Deprived of the income it yielded, she has since been in much embarrass

ment, and, at times, greatly depressed in spirits. How my heart aches for her! *Don't forget her, Mark, when I am gone.* I feel too weak to write any longer. Try, won't you, to come and see me? Oh, I want to look upon your face again before I die. Do come, dear brother!

“From your loving sister,

“Lucy.”

Lofton read this letter through, and then lifting his eyes to the face of Pinkerton, which showed great disturbance, said—

“You will see your sister, and that immediately.”

“I must see her. Poor Lucy! I had no idea that she was failing so rapidly.”

“Under the circumstances, there will, of course, be no difficulty in your obtaining a week's leave of absence.”

“O no. There'll be no difficulty on that score. But——” Pinkerton paused.

“But what?”

“Want of funds is the great trouble. The fact is, Archie, I can't think of going to see Lucy with less than a hundred dollars in my pocket. Twenty to bear my expenses, and the

rest for her. I blame myself sharply for not having sent her a supply of money weeks ago. She wrote to me of aunt Mary's loss, and how oppressed she was by a sense of dependence. I had no money then, and was embarrassed by sundry small debts. It is little, if anything, better now. Still, matters have reached a crisis, and I must get the needed sum if I borrow it. You have money in the Savings' Fund. Lend me a hundred dollars for six months. I will pay you good interest. I would not ask the favor, were not my wants so imperative."

"My own wants, Mark," replied Lofton, "are nearly as imperative as yours. I have now but a hundred and fifty dollars in the fund, and shall in all probability, use the whole of it within three months from this time."

"Imperative as mine!" exclaimed Pinkerton, greatly excited, and with something rude and contemptuous in his voice. "And in your cold calculation, you will let the pleading voice of a dying sister quiver on the air in vain?"

"No, Mark," returned Lofton, calmly; "I will not do this. Against you, if against any one, will lie the charge."

"What do you mean?"

"Your real wants are no larger than mine, while your income is larger. Am I to blame that no part of your earnings have been reserved, through self-denial, for an only sister, wasting away by disease, dependent and helpless? The little that I have saved, I shall want in a very short time, and for a purpose quite as near my heart as yours. To put it out of my power to serve this purpose I think would be criminal; and for the reason that another's very life may depend on my ability to extend aid and comfort. Borrow somewhere else; or get an advance on your salary, which a representation of your pressing need will readily secure. But, don't urge me farther; for I regard the fulfilment of my own obligations in life as my first duty. A sense of this may narrow my views somewhat; may lead me to feel little inclined to aid others in fulfilling their neglected obligations—but so it is."

Though the words of Lofton were full of rebuke, yet his tone and manner which were unimpassioned, and even kind, allayed, rather than excited the feelings of Pinkerton, who rather coldly apologized for his hasty remark, and then changed the subject. Lofton soon after retired to his own room. Half the night he lay awake,

pondering the questions excited by his recent interview with Ellen. And equally wakeful was Pinkerton. Never had the latter felt so deeply disturbed in mind. He loved his sister as much as it was possible for a man like him to love any one. There were many early memories that bound her to his heart; and when these were stirred, he thought of her with real tenderness. They were stirred, now, even in their remotest chambers. Had he possessed thousands of dollars, and the sum were needed for her comfort of mind or body, in his present state all would have been freely given. But, he had nothing. In useless trifles, and vain self-indulgence, all and more than all of his income had been spent; and now, when half of what he had foolishly wasted in a twelve-month would have filled the heart of his dying sister with gladness, he had nothing for the emergency.

CHAPTER VII.

THE meeting of Lofton and Pinkerton the next morning, was attended by a certain coldness and reserve. Not that the former wished to appear cool, or the latter to seem offended. Both, in memory of their recent conversation, and the causes leading thereto, felt a measure of sobriety, and this showed itself in their exterior.

A careful review of his pecuniary affairs, and a summing up of his resources, which had been made by Pinkerton during the sleepless hours of the preceding night, in no way lessened the embarrassment of his situation. More than once; in asking for small advances on his salary, his employer had expressed surprise that a young man, with no one but himself to support, should, being in

the receipt of six hundred dollars a year, be under the necessity of making such a request. And the last time he did so, it was hinted that he must make a bad use of a part of his money.

Under these circumstances, again to ask an advance, and especially of so large a sum as one hundred dollars, he felt to be doubtful policy. He could, it is true, urge the serious illness and dependent condition of his sister. But, a certain feeling of shame deterred him from this. Were he to do so, his neglect of that sister could hardly, without falsehood, be concealed—and he had, naturally, too high a regard for truth to make of it so direct a violation. This mode of raising the desired sum was, therefore, after due deliberation, abandoned. Other efforts to borrow were then made. But, none of his applications during that day were successful. In fact, a week elapsed before he was able to get the sum of fifty dollars, and then obtaining leave of absence for a few days, he started for the village where his sister resided. Had Lofton needed four times the sum, he could have obtained it in an hour; but Pinkerton's credit was not held in very high estimation, and people who had money did not much care to lend it to a young man of

extravagant habits, who was never over-prompt in meeting his little obligations.

We now transfer our readers to the pleasant little village of L——, the residence of Lucy Pinkerton. Her letter to her brother was no overdrawn picture. The last sands in time's hour-glass were falling. The effort to write, as aunt Mary Jones had feared, exhausted her very much; and, to the increasing uneasiness of her kind relative, she did not rally again from the prostrate condition in which it left her. On the day following, she remained in a half-sleeping, half-waking condition, noticing little that passed, and only speaking in answer to some enquiry. On the second day, she was something brighter, but did not attempt to sit up even in bed. On the third morning, in coming early into her room, Mrs. Jones was both pleased and surprised to find her propped up with pillows—the work of her own hands—her face all a-glow, and her eyes bright.

“Why Lucy dear! How are you, this morning?” said Mrs. Jones.

“Oh, I feel so much better, aunt Mary. I've been awake ever since day dawn, and now, I'm just waiting for the sun to look over the moun-

tain. I dreamed all night about Mark. I'm sure he'll come to day."

"Don't set your heart too much on that, child," said aunt Mary. "If Mark started by the very next stage after getting your letter, he could only arrive to-day. You may receive an answer saying that he will be here to-morrow, or next day: but I wouldn't count on anything beyond, for fear of disappointment, and you are too weak to bear even that."

As Mrs. Jones spoke, something of the light faded from Lucy's countenance. She answered:

"I'm sure he will come to-day. He wouldn't linger a moment after getting my letter, for I told him—"

Lucy checked herself.

"Told him what, love?" Mrs. Jones leaned over, and laid her hand softly on the white forehead of the invalid.

But Lucy did not answer. Slowly her long lashes drooped, until their dark fringes lay upon her colorless cheeks. A little while she communed with herself, and then her calm, deep, spiritual eyes rested again upon the face of her relative.

"That if he did not come immediately, he might not look upon my living face."

Did the voice falter that uttered these words? No : it betrayed nothing of human weakness—no mortal dread. Afar off, Death had seemed to Lucy a very king of terrors. But, as he came nearer and nearer, and less of earthly atmosphere intervened, the distorted image gave place to a form of angelic beauty. The valley into which we must all descend, looked down upon from some far distant mountain, was dark and fearful : but rays of heavenly light were now piercing every gloomy recess, and she saw it but as a safe passage to a world of joy beyond.

Aunt Mary Jones was not self-deceived in regard to Lucy. That the time of her departure was near at hand, she knew by many unerring signs. How gently, and earnestly, and guardedly—even while her own heart grew faint as she thought of the coming separation—had this excellent woman sought to lift the mind of Lucy upward into the contemplation of things heavenly. Yet, even as she did so, the pupil often became the teacher. Far above the uplifting word of aunt Mary, would soar the spirit of Mary.

Never before had the sick girl spoken in such

direct terms of her approaching death. At the first utterance, Mrs. Jones felt a thrill along every nerve. But after a slight effort at self-composure, she was able to say, in a voice of tender encouragement :

“And you really think, my dear child, that the change is so near at hand ?”

“It cannot be very far off now, aunt Mary,” was calmly replied. This poor body is nearly worn out. It scarcely obeys the smallest demand for action.”

“And your heart beats evenly ?”

Lucy took the hand of her relative, and laid it against her breast.

“Is not the motion undisturbed ?” she asked, smiling. Yet, why should it be disturbed ?”

“True. Angels will attend you !”

“I feel their presence already,” said Lucy. “Oh, why should I be fearful ?—why should I shrink and tremble ? I shall sleep sweetly, and awake ; and the awaking will be my resurrection into eternal life. An earthly night—a heavenly morning ! As a child lays its weary head on its mother’s bosom, and falls away into sweet slumber, so will I sink to rest. A brief season of blessed unconsciousness, and then refreshed and

happy as that child, I will awake in a world of spiritual life and beauty. Will it not be so?"

"It will, my child! It will!" replied aun Mary. Her voice betrayed her struggling emotions.

"A world, whose excellence and beauty are dimly shadowed forth in our natural world, where things visible give faint images of things invisible. A world wherein are the real things which have so many lovely types in this. How often have you told me of that world, dear aunt; and how, of late, I have loved to hear you speak of it. All is to me a blessed reality. It does not seem as if I were going to a strange country. As if I were about launching my bark on a dark river, flowing towards an unknown shore. All such gloomy images have ceased to haunt me. My heart blesses you; dear aunt, for the beautiful faith into which you have led me. I lean my head upon it as a downy pillow—I repose on it as on a couch."

"May you sleep your last sleep on it sweetly, peacefully, confidently!" said Mrs. Jones, so low that her voice was almost a whisper. And she pressed her lips to those of her fading flower whose odor was exhaling to heaven.

From this state, thoughts of her brother soon

drew Lucy down again to the earth. Natural affection still held over her its potent influence, and so far as Mark was concerned, appeared to grow stronger and stronger the nearer her departure came. As the time wore on, and the hour approached when the stage from Baltimore usually came in, Lucy's expectation grew disturbing in its intensity. Her kind relative saw this, and tried to divert her mind from the narrow and too rapid current in which it was flowing: but her effort was fruitless. She thought only of Mark and the joy of the meeting soon to take place.

"What time is it now, aunt Mary?" she asked, late in the afternoon, as Mrs. Jones came into her room.

"Nearly six o'clock," replied Mrs. Jones.

"Is it so late?" There was disappointment in Lucy's voice.

"Yes, dear."

"The stage sometimes gets here as early as five, does it not?"

"It is hardly ever later," answered Mrs. Jones.

"I wonder if it is in?" A shadow of disappointment was already gathering on her face.

"I think it most likely. Yes—it is in, Lucy—

and must have arrived half an hour ago, for there goes Wilkins, the driver, now, on his way home."

How quickly the already gathering shadows darkened on the face of Lucy Pinkerton. She made no exclamation—uttered no word of disappointment—seemed not to feel acutely—slowly the long, dark lashes fell upon her cheeks.

"Oh, Mark! Mark!" said Mrs. Jones, speaking to herself, as she stood looking sadly down upon the pure, white face of Lucy—"If your love had been even as the shadow of her love, that summons would have brought you here to-day."

Then, stooping down and touching with her lips the forehead of the sick girl, she whispered—

"Don't let your thoughts dwell upon this too intently. I did not expect him to-day. But, to-morrow, he will no doubt be here."

There was a motion of the lips, and a slight quivering of the eyelids, as if Lucy were about to look up and speak. But neither lips nor eyes unclosed. As aunt Mary still bent over and gazed tenderly down upon her, two tears came stealing out from beneath the closed lashes, and then a low sob struggled up from the grieving heart of the failing invalid. With the wise instinct of a loving woman, Mrs. Jones uttered a

ew words, hoping thereby to unseal the fountain of tears. They were not spoken in vain. The trickling drops were succeeded by a gushing stream, and the pent-up waters flowed forth, relieving the oppressed bosom. Briefly, the weak frame of Lucy quivered with excess of feeling. Then all was calm again.

"I am but a foolish child, aunt Mary," she said, after entire self-possession was restored, "and you will forgive my weakness. You warned me against building too much on the coming of Mark to-day. But I had set my heart so on seeing him, that I felt certain he would be here. The bitterness of my disappointment is over, now, and I can wait patiently. To-morrow he will come."

It was on the lips of Mrs. Jones to say that, even in this expectation, she must not be too sanguine; but she could not find it in her heart to utter the words.

The reaction upon Lucy's excited state of mind during this day, came, as reaction ever follows undue excitement of any kind. When, after leaving her for half an hour to attend to some household duties, Mrs. Jones returned to her chamber, she found Lucy in a very low and

prostrate condition. The food she had prepared for her was not even tasted, and, during the whole evening, she remained in so low a state as to excite in the mind of her relative the most painful anxiety.

CHAPTER VIII.

MORNING found Lucy again in a state of lively expectation. The fear that Mark would not come, naturally caused doubts to arise in the mind of Mrs. Jones. But these, often as they were on her lips, she could not gain her own consent to utter. The day wore on. It was three, four, five, six o'clock, and still, though the ear of Lucy was alive to every sound, she listened in vain for the foot-fall or voice of the expected one.

"Is the stage in yet?" inquired Mrs. Jones of a neighbor, who went by.

"Laws, yes: ever so long ago," was the answer.

With a heavy heart, aunt Mary went up to the chamber of Lucy. What an eager, questioning look was in the eyes of the sick girl as she entered.

The good woman tried to appear unconcerned ; but was not able to hide her feelings.

“ Oh, aunt Mary ! Hasn't he come ! ” And as she made the eager inquiry, she arose from her illow with a strength born of mental excitement.

It needed no lip-language to strike her hopes to the ground. She read in the countenance of aunt Mary that the waning day had mocked her fond expectation, and sunk back with a sigh upon her pillow. And now, to keen disappointment, was added a sharper pain. Was Mark, indeed, so indifferent as this ? Did he so poorly return the sisterly affection, that as a spring of water in her heart was ever gushing forth and flowing towards him ? There had been enough, and more than enough, in the conduct of Mark, to have long ere this excited similar doubts and questions. But, the unselfish love of Lucy had ever been fruitful in assigning reasons for the brother's apparent neglect. Now, even love itself could offer no excuses.

From the excitement of confident hope, the sick girl rapidly sunk into the same low state, that followed her disappointment on the previous evening. Earnestly did Mrs. Jones seek, by trying to lift the thoughts of Lucy upward into the perceptions

of things heavenly and eternal, to prevent this exhausting re-action. But the wings of her spirit fluttered only for a brief season in these higher regions, and then drooped feebly.

The morning that succeeded did not find Lucy Pinkerton as bright and full of expectancy as on the two preceding days. She did not mention the name of her brother, although it was very plain to her aunt that the thought of him was ever present to her mind. Frequently it was on the lips of Mrs. Jones to say—"Mark will certainly come this afternoon,"—and she confidently expected him—but every time the utterance was about being made, she checked herself. He might not come, and, therefore, it would be wiser not to excite, more than was already the case, the mind of Lucy. If he failed to arrive, the disappointment would be keen enough as it was.

And so the hours of another day moved steadily on, until evening came again. The sun went down behind the distant mountain; the hush of twilight succeeded; darkness came brooding over the earth—but Lucy and aunt Mary were alone. Silent both had been for many minutes. Lucy lay with her eyes closed, and, as the dim lamp-light fell upon her face, looked as if she were sleeping

er last earthly sleep—as if her struggling spirit had freed itself from mortal entanglements, and was already breathing the pure air of the inner world. Aunt Mary was near, and almost bending over her. The lips of the sick girl moved—her eyes unclosed—in a low voice she murmured ;—

“There is One who sticketh closer than a brother.”

“Yes, dear child !” was answered—“One whose love for us exceeds the love of a mother for her nursing child. He never leaves us nor forsakes us. Lean on Him, dear love !—lean heavily—His arm is around you ; He will be your all-sufficient strength in weakness.”

Lucy’s eyes closed, and she was silent for a time longer.

“Tell Mark,” said she, speaking again, “that my latest thoughts were of him. Tell him, that I have prayed for him daily, that he might be kept free from evil. If I could only look upon his face and hear his voice before I die ! But I will not hope for that now. He cannot arrive before the close of to-morrow, and ere then, aunt. I shall be gone.”

From that time, through all the night that fol-

lowed the dying girl gave no sign of external consciousness. A lonely and heart-stricken watcher, Mrs. Jones remained at her side until morning broke, and the sun looked in and kissing the white lips of the sleeper, awoke her. She smiled as she opened her eyes, and said that she had been dreaming a pleasant dream.

“I thought I was dying, and, as the time approached, I was conscious of the presence of two angels. They sat near my head conversing, and they talked of heaven, of its beautiful scenery, its inhabitants and their employments, its spiritual joys and celestial beatitudes. In their thoughts I saw the images of wonderful things, to describe which, there is no power in human language. As they conversed I remained in a state of elevation, and had no consciousness but of heaven and life eternal. And thus it was until I lost myself, as it were, in a sweet slumber, from which awakening, I found myself in a chamber so much like this one, that it appeared the very same, yet all had heightened and living beauty. I was lying, it seemed, upon this very bed. Beside me, now in full vision, stood the two angels, and, as they extended their hands, they said to me—‘Your life on earth has closed, and you have now arisen into

the world of spirits. Come with us, and we will show you our beautiful land and its people!" I was so filled with a glad surprise at these words, that I awoke Oh, aunt!—was it not a sweet dream?"

"Yes, love, a sweet dream and a true dream," answered Mrs. Jones. It was only by her utmost efforts that she retained her calmness. "Even so will be your tranquil passage. You may not be conscious of angelic attendants; yet they will be with you, and, even as in your dream, keep your thoughts on heavenly life. You will sleep tranquilly, and afterwards be welcomed by angels."

A sob choked the utterance of aunt Mary, and she was silent. Ah! How could she speak thus, and not feel the bitterness of her approaching bereavement? How could she think of Lucy's death, and not, at the same time, think of the sad, lonely, grieving days that were to follow? She did think of them, and when she turned from the bedside of Lucy, she went back to her own room, and wept.

It was now too evident that the dying girl had but few hours to live. The physician called as usual, but was grave and silent. An unin-

portant prescription was made, and then he retired, with little expectation of looking again upon the living face of his patient. As the day wore on, Lucy gradually sunk lower and lower, while her mind, for the most part, was completely indrawn. About four o'clock in the afternoon she aroused up, and asked the hour. On receiving an answer, there was a slight change in the expression of her countenance. From that time she gradually revived; and though she said nothing, it was plain that her mind was active.

About five o'clock, as aunt Mary sat by the bedside of Lucy, holding her hand, and looking sorrowfully upon her death-stricken face, the latch of the garden gate was lifted, and the heavy tread of a man was heard below.

"Mark!" exclaimed Lucy, suddenly opening her eyes.

"No, love," replied aunt Mary, quickly, for already she had glanced from the window—"it is the postman."

"A letter for Lucy," said a neighbor, who had been staying with them through the day, and now came up. She retired, as Lucy grasped the missive—

"From Mark! It is in his own hand. Read

it for me, aunt Mary. What does he say?" Her utterance was confused and rapid.

Mrs. Jones broke the seal, and read—

"MY OWN DEAR SISTER—To-morrow I will be with you. Oh! how your letter has afflicted me. From the moment it came to hand, I have been straining every nerve to get away. I was certain yesterday that I should start to-day; but was sadly disappointed. Now, all is arranged, and I will leave in the stage to-morrow. I never dreamed that your health was failing you so rapidly. Is it indeed so bad? Were you not in a mood of despondency at the time of writing? I try to think that you were. I write hurriedly. To-morrow you will see me. Good by—keep a brave heart.

"Ever yours,

MARK."

The eyes of Lucy were tightly closed, while aunt Mary read this letter. On looking up, the latter saw a change in her countenance, that caused her to drop the paper from which she had been reading.

"Lucy, dear! Lucy!" she said, tenderly, yet in a troubled voice, as she drew an arm beneath

her neck, and pressed her white face against her bosom. "Lucy, dear. What ails you?"

The lips of the dying girl moved. Aunt Mary bent down her ear.

"Too late! Too late!" was the low whisper that scarcely stirred the air.

Another day had nearly waned. As promised, Mark Pinkerton left Baltimore on that morning, and was now within a few miles of the village in which his earlier days had passed. Soon, every object that met his eyes wore a familiar aspect. There was the fine old woods in which he had gathered nuts; the fields over which he had so often roamed with Lucy when both were happy children; the silver brook, running as clear and merrily as when they sat upon its grassy bank with their white feet plashing in its crystal waters. And there was the lazy mill-race into which Lucy had fallen, and from which he had dragged her forth with a boyish heroism,—that made him, for the time, an object of admiration to the whole village. How little of change was written on things around him, though years had passed since the thoughtless, innocent days of childhood. Everything he looked upon had power to awaken former memories, to stir his

heart with tender emotions, and to reprove him for his selfish neglect of an only sister.

"Dear Lucy!" he murmured, as a flood of old feelings and old recollections rushed back upon him; "how could I have grown so indifferent? How could I have thought so much of self and so little of you? I am angry with myself. I am more than half ashamed to look into your face. But, dear heart; you were always so forgiving and so forgetful. I will kiss away the tears my wrong to you have occasioned, and never again shall word or act of mine cause them to brighten on your cheeks. Hereafter, I will deny myself for your sake. I will practice Lofton's economic virtues—if I can."

The last part of the sentence was uttered after a slight pause, and left some strong impressions of doubt on Pinkerton's mind as to his ability to exercise the promised self-denial.

Soon the stage came rumbling into the village. The moment it paused at the usual stopping place, the young man, who was unencumbered with baggage beyond a light valise, sprung from the old vehicle, and hurried off in the direction of Mrs. Jones' cottage. In a few minutes he was there. Doors and windows were all closed, and

as he passed quickly along the narrow garden path, he was suddenly oppressed with a strange feeling; and now, for the first time, came the thought that Lucy might be dead! A chilling sensation ran along every nerve. Momentarily his heart ceased to beat, while his breath was suspended. Then, as he laid his hand on the door, his heart bounded on again, and his chest heaved in constricted respiration. He entered. The room was shrouded in white! He was alone with his sister. But the silver cord was loosed, and the golden bowl broken. With the dawning of day her spirit had awakened into eternal life!

CHAPTER IX.

A SADDER, perhaps, in some respects, a wiser man, Mark Pinkerton returned to the city, after staying in his native village until the clods of the valley were laid upon the mortal remains of his sister. Never, in all his after years, did his thoughts go back to this period of life, without a feeling of painful self-reproach, made sharper by a few plainly spoken words from the lips of aunt Mary Jones, that could not be forgotten, and were never forgiven, and which, moreover, were made the self-justifying excuse for his disregard of Lucy's dying injunction.

Return we, now, to Archibald Lofton. On the morning after the interview with Ellen Birch, which has already been described, the young

man went to the store in which he was employed in a more sobered and thoughtful mood than usual. The question, as to whether he would be justified, or not, in marrying under present circumstances, was still debated, and still as far from being decided at first.

"How is Ellen getting?" enquired one of his employers—the same who had previously shown so kind an interest in the young girl—pausing at the desk where Lofton was writing.

"She's a great deal better, I thank you," was answered.

"I'm much pleased to hear it."

The two were silent for a few moments.

"How much salary are we paying you now?" enquired the merchant.

"Four hundred dollars," said Lofton.

"Four hundred." The merchant stood musing for some time. "Four hundred," he repeated, as if speaking to himself. "I think you're worth more than that, Archibald," he added, in a cheerful voice. "Suppose we say six hundred?"

"Oh, sir!" Lofton was taken by surprise. "If you could increase my salary to that sum you would make me one of the happiest of men!"

"Would I, indeed!" The merchant smiled.

He understood what was in the thought of his clerk. Lofton looked slightly confused, and let his eyes fall to the ground.

"Six hundred it is," said the former. "We will let the increased salary date from the commencement of the current quarter. And may you be as happy, my young friend, as your heart can wish."

The merchant turned away, and Lofton bent low over his desk, not, for the time being, to resume his duties, but to think over the new and brighter aspect which his affairs had so suddenly assumed.

How slowly the hours went by! It seemed to Lofton as if the day would never come to an end. At last, he was by the side of Ellen, clasping her hand tightly in his, and telling her of his good fortune. Before they parted, that evening, an early day was fixed for their marriage, so early that only time for needful preparation on the part of Ellen remained. If her health had been good, Lofton would have deemed it wiser to defer so important a step for at least a year, or until he could have saved enough to buy furniture for a small house, that they might, in beginning the world, have a home of their own. But it was

therwise. To leave her, any longer, self-dependent, would be risking too much.

So it was arranged, as the most prudent course for the young couple, to take a room which Mrs. Wilson offered them in her house, and to board with her at the moderate weekly rate of six dollars—just one half of Lofton's income. The addition of fifty dollars in the current quarter, to the young man's salary, enabled him to raise his deposit in the Savings' Fund to the previous amount—two hundred dollars, while the balance of the quarter's income—one hundred dollars—procured him a wedding-suit, and a few articles of chamber furniture to give a somewhat neater and more comfortable appearance to the apartment Mrs. Wilson had assigned them.

And so this young couple began their new life. No brilliant wedding had they; none, with gay parties, welcomed them into the matrimonial world. A few friends gathered, one quiet evening, in Mrs. Wilson's small parlor, and there the impressive words were said, that sealed their life-long contract. Among those present was young Pinkerton. He was, in fact, groomsman on the occasion. Lofton's refusal to lend him money, although it fretted him at the time, did

not estrange him from one whose many good qualities he well knew, and whose sterling integrity of character he could not but admire. Since the death of his sister, Pinkerton had in some respects changed, though he was scarcely more prudent than before in matters of personal expenditure. For a while, he was sober-minded; but this external mark of the bereavement he had suffered was fast wearing off.

Not until the wedding night had Lofton's friend been at the house of Mrs. Wilson. Its small size, out of the way location, and poverty of furniture, were noticed; and he could not but wonder at Lofton's choice of such a place as the home of his bride. On meeting him next day, he said—

"In the name of wonder, Archie, how came you to choose that little old salt-box as a cage for your pretty bride?"

"She will be as happy there as in a palace," answered Lofton.

"Oh, nonsense! Don't talk to me after that fashion. I know too much of human nature. And do you really mean to shut her up there with that old woman? She'll die of melancholy."

"Not she," was smilingly answered. "Oh no. She'll sing as gaily in that cage, as you are

pleased to call it, as if the wires were of silver or gold. As for the old woman of whom you speak half-indifferently, no mother could have shown a wiser love for a child than she has shown for Ellen. They have lived happily together for months, and, if need be, will live as happily together for years."

"But, why did you go away out there, Archie? Why didn't you bring your wife to your old home, if not prepared for housekeeping? That is near the centre of the city, and there your wife would have some chance of making the acquaintance of people in good standing. She'll see nobody where she is. You'll be lost, man, both of you."

"No danger of our being lost, Mark," said Lofton, smiling again. "We'll wait patiently, and, if there is buoyancy in us, will come to the surface in good time. With my present income, I could not afford to pay nine dollars a week for boarding, and that is the lowest for which a good room can be obtained at Mrs. Elder's."

"And what are you going to pay Mrs. Wilson for her elegant accommodations?"

"Six dollars."

"Well, that is a difference of only three dollars

a week," said Pinkerton. "And I'm sure Mrs. Elder's room is worth twelve in comparison."

"Only three dollars a week? And how much will that amount to in a year, Mark?"

"About a hundred and fifty dollars."

"Worth saving, in my opinion."

"Not at the sacrifice you are making," said Pinkerton.

"I'm making no sacrifice," was calmly answered.

"Perhaps *you* are not," said the other, a little impatiently. "You can live any where—in a barn, for that matter, if money is to be saved thereby. But you must remember, Archie, that a young wife may have different views and feelings altogether."

"I am happy to say," replied Lofton, "that my young wife has no views nor feelings on this subject that differ from my own. She knows the extent of my resources, to the uttermost farthing, and she knew them before we were married. All this was talked over and definitely settled in advance. The manner in which we have commenced life is in every way accordant with previous arrangements."

"Upon my word! A regular business transac-

tion! You exhibited your bank account, and she emptied her purse into her lap, that you might see how many shillings it contained. The ruling passion! You don't mean to say that you have married for love!"

Lofton smiled as he answered—

"We are neither of us rich. I am a humble clerk, on a very moderate salary, and she was only a poor seamstress. In contemplating marriage, we were sensible enough to take eating, drinking, raiment, and such like matters into consideration, and had forethought enough to settle a range of expenditure in the beginning that would leave a little margin. We shall probably increase our deposits in the Savings' Fund at least three dollars a week; or, at the rate of a hundred and fifty dollars a year. And this we both think better than paying that sum extra to our present expenses, in order to get into such 'good society' as Mrs. Elder's boarding-house offers."

"And you really talked all this over before your marriage?" said Pinkerton, with more than a mere affectation of surprise.

"We certainly did; and when you contemplate marriage, let me advise you and your intended to imitate so good an example. It may save you

future disappointments, embarrassments, and perhaps ruin."

"I would hardly like to throw such a wet blanket over the girlish fancies of my lady-love," replied Pinkerton, with a toss of the head. "In fact, I shall not attempt matrimony until some brighter prospects open before me. Not, in fact, until I am in business for myself, as I hope soon to be. There is no such thing as maintaining a respectable establishment on a clerk's salary, and none other I shall ever regard as good enough for the woman who consents to become Mrs. Pinkerton! When I take a wife, you may be sure of one thing—I will never hide her away in a little salt-box, as if I were ashamed of my bargain."

For a moment there was a flush on the countenance of Lofton. But his brow quickly grew clear again. He answered—

"We did not marry in order to exhibit ourselves before the world. Such a thing as making a sensation, never entered our thoughts. We married, because we loved each other, and because the relation would bring a nearer and mutual dependence, from which would arise the purest happiness. We married on our own account. We regard ourselves as private citizens;

not actors on a social stage. For such things we have no taste, and could not, therefore, derive any pleasure therefrom. Depend upon it, Mark, we shall find a higher satisfaction in acting, as we think, wisely and prudently, than you will ever find in flaunting before the world, at a ruinous cost, for which more critical fault-finding than praise will be awarded. Those who seek to maintain appearances beyond their ability, usually do it at a heavy sacrifice. It not only costs money, but character."

"How character, Archie?"

"Society is exceedingly critical, and not over charitable."

"Well?"

"A couple who, at the start in life, maintain, for the mere sake of appearances, a style of living beyond their real ability to support, are noted and censured. Many a young man's prospects have been ruined by the impression such want of common prudence has made. I have heard people talk, and so have you: in fact, have talked myself, and so have you. It is easy to condemn such things. The part of true wisdom is to avoid the errors we see in those around us."

"You're a philosopher, Archie," was Pinker.

ton's reply, uttered in mock gravity. "But I m an every-day man of the world. I cannot profit by your wise saws and leaden wisdom; which you must excuse me for saying, have a rather musty savor—are rather Poor Richardish, so to speak."

"It would be better for some people, you among the number, Mark," said Lofton, "if they were to gather a little musty wisdom from Poor Richard. It might save them from disappointment, ruin, and heart-ache in the future."

"So I have heard you say before. Well, twenty years hence, we will compare notes. I cannot but smile as I think of the comparison."

"I hope neither of us will be made sadder thereby," returned Lofton.

"I hope not. But, as I intimated a little while ago, Archie, I've serious thoughts of entering into business."

"Where's your capital? How much have you saved?"

"Capital! Savings! I've half a mind to get downright angry with you. Capital saved from six hundred a year! Did you imagine I thought of opening a Jew's shop in Second street?"

"O no. But, when a man talks of going into

business, it is but natural to enquire how much capital will be at his command."

"If I go into business, I will have capital a command. You may be sure of that," said Pinkerton

"You will form a co-partnership?"

"Exactly. I've had two or three conversations with a gentleman who has about ten thousand dollars. He is anxious to get into business; and between you and I, thinks the ability of your humble servant ranks A No. 1. Of course I encourage that opinion, as in duty bound."

"Who is the person to whom you refer?"

"I don't think you know him. His name is Ackland."

"A resident of Baltimore?"

"For the past two years"

"Does he know anything of business?"

"He's a first rate book-keeper. Beyond that, his capital is the best part of him. And I'd just as lief it would be so. Whenever I enter into business, I want a controlling influence. I'll find the customers, and see that goods are sold."

"It is well for a man to have a good conceit o.

himself," Lofton said, with the slightest perceptible sarcasm in his tones.

"I wouldn't give sixpence for a person who had no conceit of himself," was very promptly answered. "If a man doesn't know what is in him, the possession of ability will not avail much towards his advancement in life. I have no faith in your slumbering giants."

"Ten thousand dollars is the amount of cash capital your friend can bring into the business?" said Lofton.

"It is : and, upon that as a basis, almost any amount of business can be done."

"How much?"

"A hundred thousand, if you please."

Lofton shrugged his shoulders, and bade his friend good morning.

"I've really frightened him, said Pinkerton, speaking to himself. "Poor, plodding, penny-wise Lofton ! You'll never fill a very large space in the world's observation. Ah, well ! All men have their uses. There must be the foundation stones in a building, as well as the heaven-piercing spires. Those who are content to nestle close to mother earth may do so. But I am on another genius."

CHAPTER X.

"AND what of Angela Raynor, the beautiful creature who had so captivated the fancy of Mark Pinkerton?" we hear it asked. "How is their little love matter progressing? Is Mark in a fair way to secure the young lady's hand and the father's money?"

There is a little story connected with that affair reader, and you shall hear it. We will go back a few months. It was a pleasant night in spring, and Miss Raynor, who had been disappointed about going to the opera, sat alone, reading, or trying to read.

"Is your mother at home, Miss Angela?"

The young lady looked up, and Bridget, the

washerwoman—not yet forgotten by the reader—stood just within the entrance of the room.

“She went out after tea,” replied Angela. “Is there anything that I can do for you?”

“I don’t know as there is,” returned Bridget sighing as she spoke. “I wanted jest to say a word till ye’r mother. But, I can come round again in the morning.”

“You want some money, I suppose,” said Angela, in a kind, encouraging way. “Isn’t that it?”

“It’s you that says it, Miss,” returned the Irish woman. “Faith! An’ the like o’ me are always in walt of money.”

“How much is coming to you, Bridget?”

“I’m only owed for two weeks’ washing; and I’m ashamed to ask for my money so soon. If some of the gay young chaps that go dandying about in Spanish mantles and whisking their little sticks, as if they were great lords and jintlemen, would pay me up, I’d have no call to come here oftener than once a month.”

The eyes of Angela Raynor brightened with interest at this remark of the washerwoman.

“It isn’t possible,” said she, “that gay young

men, who sport their Spanish mantles, are in debt to you for washing their clothes !”

“’Deed then and it is possible, my young lady. I could give you the names of two or three, if it was just proper and right, who’ve been owing me for weeks and weeks, and it’s like drawing an eye-tooth to get a dollar out of them.”

“That isn’t right,” said Angela.

“Right, indeed ! It’s wrong, downright and downright ; and my blood fairly boils over sometimes, when I think of it. I was on my way to the boarding house of one of these high-goers last evening, intending to catch him, if possible, before he went out, when who should I see, as I was passing the theatre in Holliday street, but my fine gentleman walking up the steps, as grand as may be ! I tell you, Miss, but I was strongly tempted to grip tight hold of him and demand my money.”

“Why didn’t you do it—I wish you had,” said Miss Raynor, carried away by a quick feeling of indignation at the injustice to which the poor woman had been subjected.

“It wouldn’t have been right, Miss.”

“I don’t know about that. It would have taught him a good lesson,” replied Angela.

"It would have disgraced him, Miss. And it's bad to disgrace a young man. He's clever enough and kind enough, and I believe never refused to pay me when he had anything in his pocket. But he wastes his money in tom-fooleries—on canes and gewgaws, and then has nothing for his poor washerwoman when she calls. It's too bad, though."

"I should think it was. And so, while in debt to you, he indulges himself in the opera."

"He jist does that same, Miss."

"A nice young man truly ! And pray, Bridget, what is his name ? Do I know him ?"

"Well, as to that, Miss Angela, all I can say is, that I once saw him attending ye home from church."

"Me !

"Sure and it was so, if I am to believe me eyes."

"Why Bridget ! Of whom are you speaking ?" A warm flush covered the young lady's face.

"I rather think I'd better call no names," replied the cautious Irish woman. "The least said the soonest mended, you know."

"A young gentleman, who wore a Spanish

mantle last winter?" Angela looked Bridget now steadily in the countenance.

"I've said he wore one. But they're very common, you know."

"Dark hair and eyes, and a fresh complexion."

"I suppose so."

"Tall and slender."

"If ye'll have it so, Miss Angela."

"A young clerk?"

"Yes."

"And his name is Pinkerton?"

"Now, Miss Angela, I never said that. It was you, for all the world."

"Come, Bridget," said the young lady, in so earnest a voice, that she betrayed to the quick-witted Irish woman the interest she felt in the young man. "I want you to say yes or no to my questions. Is the young man of whom you are speaking named Pinkerton?"

"It is, Miss, and I'm sorry to say it. But I'm sure he's not quite so bad as my words might seem to make him out."

"How much does he owe you?"

"Six dollars, just lacking a quarter."

"And you've asked him for it?"

"Troth I have that same, and more nor once."

Angela sat musing for some time. Then recollecting herself, she said—

“Mother owes you for two weeks?”

“Yes, Miss.”

“At how much a week?”

“A dollar and a quarter.”

The young lady drew a purse from her pocket, and counting out the money, handed it to Bridget, who, after overwhelming her with thanks, and begging that she would forget all about what she had said of Mr. Pinkerton, took her departure.

But, this business of forgetting is never a very easy matter. As for Angela, she did not even try the experiment. Committed, though her feelings were, in favor of the young man, love had not progressed to a state of blindness. For a short time, all the elements of her nature were in agitation; then her heart grew calm and her mind clear. She thought of Pinkerton still—not to love, but to despise him.

On the Sunday following, Mark Pinkerton, who had become a very regular church-goer, was early in his accustomed seat at St. Paul's. The house was pretty well filled before his charmer made her appearance. How suddenly his heart quickened its motion as she brushed past the end of the

pew in which he was seated, and took her place at a convenient angle beyond ! The usual adjustment of dress over, Mark waited for the stealthy glance, which, for weeks, had visited him on these occasions. But, strange enough, Angela did not in the slightest manner indicate her consciousness of the young man's proximity. Nor once during the service of the morning, did she permit him so much as to get even a glimpse of her face.

All this, to Pinkerton, was very strange and very unaccountable. Instead of enjoying the music, or profiting by the services, he spent the whole time that he remained in church in bootless speculations as to the meaning of Angela's unusual conduct. Never before had the good Dr. Wyatt seemed so tedious. When, at last, the closing act of worship was over, Pinkerton stepped into the aisle, and lingered, as he had been wont to do, in the expectation of having Angela pass to his side on her way to the door. But he lingered in vain. The onward moving crowd in which he was involved gently bore him toward the vestibule of the church ; and though he glanced back continually, his eyes were not gladdened by a vision of his beautiful Angela. In the vestibule, at last, he made a pause, and there helped to

make up one of the little eddies of expectant young beaux, usually to be found at church doors while the congregation is passing forth. Here he waited for several minutes. At last his time came. Miss Raynor, leaning on her father's arm, appeared. The hand of Pinkerton went instantly to his beaver.—She did not notice the act of courtesy. He moved a step or two in advance of her.—At the very instant her eyes were attracted to something beyond. A moment longer, and she was upon the pavement, while he shrunk back surprised, mortified and alarmed. He had felt certain of his conquest. Already, in imagination, his hand had toyed with the gold in her father's coffers; already he had seen himself bearing off in triumph the beautiful heiress, while a crowd of disappointed suitors envied him his prize. And had all this been a cheating dream! No wonder he was alarmed as well as mortified.

How far from Pinkerton's thoughts was the real cause of this sudden change in the conduct of the young lady! He imagined a hundred reasons but never dreamed of the true one.

And now what was to be done! Resign the lady on this first indication of a change in her feelings? Oh, no! Mark Pinkerton was not the

man to yield so rich a prize without at least a struggle to retain it. In varied plans and speculation the day was passed. Evening came, and he debated the propriety of calling on Miss Raynor. But, after considering the pros and cons, finally concluded not to risk a direct and definitive rebuff.

Monday found Pinkerton with some new views. Self-esteem had suggested that Angela was only in a coquettish mood. That she wished to tease him a little, so as to bring out the true character of his regard for her. To think this, was to believe it; and to believe it, was at once to determine his course of action. Mrs. Wood sung in opera that night. Miss Raynor, who was passionately fond of music, would no doubt be there. He resolved to attend also, and by a well managed indifference excite her alarm. Accordingly, he occupied a place in one of the boxes, not very far from where the young lady was seated with her father. During the whole of the first act, he did not once turn his eyes towards Angela; but affected to be entirely absorbed in the music and the performance. Before the second was half through, an occasional stealthy glance towards a certain part of the house, betrayed his anxiety to

know how far this well-acted indifference was affecting the young lady for whose special benefit it was assumed. The result was neither flattering nor satisfactory. Miss Raynor not only seemed altogether unconscious of his presence, but was her usual good spirits. Her exquisite enjoyment of the music and acting was not to be mistaken.

Mark Pinkerton was still more puzzled. During the performance of the third act, he made sundry little efforts to attract Angela's attention. But it was all in vain. To all external appearances, she seemed not to be aware that he was in the house.

"What can it mean?" These were the young man's oft-repeated words, as he went thoughtfully homeward that night. What have I done to her? Who can have injured me in her good opinion?

On the next night he attended the opera again—it was the last of Mrs. Wood's engagement. Miss Raynor was there, and sat in the box adjoining the one occupied by Pinkerton. Once their eyes met, and the young man bowed and smiled. He received a slight nod in return, and a look as cold as an icicle; nor were the eyes or

Miss Raynor again turned towards him during the whole evening.

"I'll call and see her," said he, desperately
"There's something wrong. Some jealous rival has slandered me."

He did call on the very next evening. On sending up his name, the servant returned with word that Miss Raynor was slightly indisposed, and asked to be excused.

Worse and worse. What could it mean! On the next Sunday, Pinkerton occupied his usual place in church, and so did Angela Raynor. At the close of the services, he managed, in passing forth to the street, to get by her side.

"Shall I have the pleasure, Miss——"

"Excuse me, if you please," was the cold interruption of his offer to attend her home, as she turned away quickly and haughtily.

And so ended his love affair in that quarter. He did not attempt to renew the acquaintance. The cause of Miss Raynor's sudden change of manner towards him, ever remained a profound mystery. How deep would have been his humiliation had the truth been known! The lover was discarded because he had neglected to pay his washerwoman!

CHAPTER XI.

THE heart-wound in the case of Pinkerton was not very deep: although he suffered rather severely from disappointment and mortification, and sunk a few degrees in his own estimation. Possessing too little self-denial to base his future worldly well-being on present industry and economy, he had very deliberately resolved to look out for a rich wife. This was the first promising affair. The disaster came at the very moment when he felt that all doubt of a successful issue was over. He had aimed high, but the arrow failed to reach the mark. He was not long in bending his bow again. This time, he was less ambitious; and there was, perhaps, a little

more heart in the case. Still, worldly considerations had their influence.

The new flame of Pinkerton's was a Miss Flora Allen, only daughter of James Allen, Esq., attorney-at-law. Miss Allen had a very pretty face, was passably well-educated and accomplished, moved in "good society" and possessed a due regard for all of its fashionable requirements. She had begun to feel a little concerned about the matrimonial future, when young Pinkerton came in her way. He was good-looking, dressed well and talked well; moreover, some one had spoken of him as a young man of no ordinary business capacity, and likely to rise in the world rapidly. On the other hand, the Allens belonged to what was called a "good family," though it must be owned, that some members thereof had acted very badly. Indeed, the maternal grandfather of the young lady had once been tried for the embezzlement of public moneys, and only escaped a term in the State prison through a flaw in the indictment: while an uncle on her father's side, after betraying the sister of his most intimate friend, shot him in a duel. Still the "family," was a "good one," and Pinkerton felt that an alliance therewith, was something quite desirable.

Moreover, if common report was to be credited, Mr. Allen, though not the possessor of large wealth, owned several pieces of property in good locations, that were destined, in time, to be very valuable. His practice at the bar was considered lucrative.

The advances of Pinkerton in this quarter, though encouraged by Miss Flora, were not countenanced by the proud father, who was very far from thinking an alliance with a poor clerk, of obscure extraction, in the least desirable. He belonged to a "good family;" and so did the mother of Flora, who was equally averse to any plebeian connexion for her daughter.

Opposition in the case had its usual effect. Flora only gave her heart away more fully, while Pinkerton, from meeting with coldness from the parents, very naturally came to set a higher value than at first upon the young lady. And so the spark at first kindled was soon blown into a flame. Acting on first impulses, an offer of marriage was made, and promptly accepted by the young lady; though, with the understanding that Pinkerton was to use every possible means to gain the consent of her father, who would,

she knew, most positively object to their marriage.

The first approach of Pinkerton to the proud lawyer was met by angry insult. Mr. Allen flung him off with a bitter contempt, that smarted on the young man's feelings like the bite of a serpent. He felt, for the first time in his life, the towering insolence of that mere family pride which bases itself on the elevation of ancestors above the few common people around them, at a time when "giants in the land" were few, and when conceit of personal superiority fed itself on what would now be considered very meagre aliment.

"I shall never go to your father again," was the young man's positive assertion when next he found himself alone with Flora Allen. "I hold myself to be a man, and worthy an alliance with the proudest and the best. He chose to insult me : but I will not again repeat the opportunity."

Flora soothed her lover as best she could, promised eternal fidelity ; and ended by saying that she would marry him with or without her father's consent, should opposition continue. The fact is, Flora liked the spirit of the young man ; and was much better pleased at his manly

indignation against her father, than if he had shown a more conciliatory temper.

Thus stood affairs at the time of Lofton's marriage; and the reader can very well understand why Pinkerton felt desirous of getting into business for himself. To marry under present circumstances, was not to be thought of for a moment. On six hundred dollars a year, he had not been able to meet even his own expenses, and was now at least three hundred dollars in debt. To add a wife to the cost of living—and that wife the daughter of James Allen, Esq.—would have been folly indeed. The consummation of his dearest wishes was not, therefore, of possible attainment, until he could rise above the condition of clerk, and take the appellation of merchant. The young man, possessing a capital of ten thousand dollars, of whom he had spoken to his friend Lofton, was quite as anxious to begin the world for himself as Pinkerton. He had but few acquaintances in the city among business men: was by no means shrewd or “pushing:” and had, from some cause, formed a very high opinion of Pinkerton's talents for merchandising, and ability to influence custom—an opinion which the latter took every opportunity to strengthen.

And, in truth, Pinkerton was a young man of no mean business capacity. He had in him all the elements of a thrifty merchant, lacking patience. Everything moved too slow for him. He was too eager to grasp results; to draw sight drafts, so to speak, on the future. As a clerk, so was he likely to be as a merchant—ever anticipating his income.

In due time, the proposed co-partnership was formed, and Baltimore street saw, one morning, an additional sign, in gold and blue smalt, bearing the names of Pinkerton & Ackland, while the new firm was announced in the "American" and "Patriot," and circulars sent off through the mails to various country merchants whose custom Pinkerton hoped to influence.

With ten thousand dollars as a cash capital, our young beginners found no difficulty in obtaining all the goods they were disposed to buy. Everybody wanted to sell them. With a handsome store, a handsome assortment of goods, the reputation of having double the cash capital really possessed—for common report wonderfully magnifies these things, sometimes—and a forward, active, soliciting manner on the part of the leading business member of the new firm,

sales were made, in the first year, of something over forty thousand dollars' worth of goods ; and, what was a little remarkable, considering the anxiety felt by Pinkerton to sell, very few bad debts were made.

The fact that his daughter's lover was in business for himself, and in connection with a man of "large capital"—we quote from common rumor—failed to remove objections to the proposed alliance from the mind of Mr. Allen. All this did not make purer the "blood" that coursed through the young man's veins. And, moreover, Mr. Allen was a close observer, and shrewd enough to know that success is the exception, and not the rule, for young men who make a bold start in business, even with a few thousands to back them. A bankrupt son-in-law, he said to himself, would be no flattering addition to his family circle. And so he continued to set his face like brass against the proposed union.

What, then, was to be done ? Our lovers were quite independent in their way of thinking ; and this kind of thinking usually shows itself in independent action. The unexpected amount of business done by the new firm quite lifted Pinkerton above the earth. He saw himself on

the high road to fortune, and at no very great distance from the glittering goal. The first business year had passed. The estimate of profits had been made, and the business for the next year beautifully and flatteringly displayed on paper. How rapidly and rejoicingly did the blood go dancing through the young man's veins! Everything looked promising beyond his warmest anticipations. He already felt like a rich man. Not a dollar of personal debt, beyond a new current tailor's bill, was against him anywhere. Every old claim had been cancelled, even to the six dollars, lacking a quarter, due Bridget, the washerwoman. How stands his individual account on the books of the new firm? asks some one. Let us see. Sixteen hundred dollars! That does look rather formidable. So we think; and so thought Mr. Ackland, his partner, to whose debit just six hundred dollars had been passed during the same period of time. What did Pinkerton do with so much money? How did he, with only himself to support, manage to get rid of so large a sum? It is easily explained. A few hundred dollars went to pay off old obligations. Then it cost something for the handsome gold watch and diamond ring which he gene-

rously presented to his lady love, and for the horse and buggy that so frequently bore them away from the hot and dusty city to drink the pure, breezy air of the pleasant environs. The reader, from this hint, will find no difficulty in gathering additional items to make up the imposing aggregate.

What was to be done by the lovers, we have asked, seeing that Mr. Allen would not consent to their union? That question it was easy to decide. Get married without his consent! And this it was now resolved to do. Pinkerton considered himself perfectly able to take a wife, and to maintain her in the style in which his wife should live. On announcing this intention to his partner, that gentleman received the intelligence rather coldly. Already he had been turning over in his thoughts, and not with much pleasure to himself, the large sum which Pinkerton had drawn out during the year; and he was not altogether satisfied, either as to the necessity for such an important abstraction, or as to the use which had been made of the money. "If," he very naturally said to himself, "it takes sixteen hundred dollars a year to support him as a single man, it

will take at least double that sum to meet his expences as a married man."

But the cogitations of Mr. Ackland, as they did not find their way into verbal expression, had no effect upon Mr. Mark Pinkerton, who, having made up his mind to get married, at once forwarded all due arrangements for the important business. Being a merchant, and in the process of "coining money," he felt it not only due to his own position, but to that of his intended bride, also, to set up, in the beginning, an establishment of his own. To this end, he took a house in Courtland street, at a rent of four hundred dollars—a pretty good rent in that day—and furnished it at a cost of over two thousand dollars. For the greater part of this sum, the cabinet-maker, carpet-dealer, and upholsterer, very readily took his notes payable in six months. The next act was to run away with Flora Allen, get the matrimonial knot tied, and then introduce her into her new home, all of which was done in the usual romantic way, and all of which became town talk for the ensuing nine days.

To James Allen, Esq., and his high-born lady, the event was not altogether unexpected. Though common rumor credited them with sundry most

unparental and unchristian speeches on the occasion, we believe they wisely forbore to give utterance to anything very savage, or to commit themselves in broad declarations that might, at some future time, have to be recalled. Yet it is not to be concealed, that they were greatly indignant at the event, and considered themselves and their family eternally disgraced by so low-born an alliance.

Of course, Flora wrote home immediately on her marriage, humbly asking forgiveness for an act which was unrepented of, and of course her letter remained unanswered. She would have been surprised, and, perhaps, a little disappointed, had it been otherwise. Too quick a reconciliation would have stripped the affair of more than half of its romance. The reconciliation came in due time, though not with a good grace. Pinkerton was ever made to feel that the blood flowing in his veins was not worthy to mingle with the blood of an Allen!

CHAPTER XII.

IN most cases, with marriage, early friendships begin to decline. Two young men, for instance, may be warmly attached, and desire still to maintain old relations. They introduce their wives; but one, or both of the ladies, perceive something uncongenial in the other—or, one regards the other as inferior in social rank, taste, or intelligence. For a short time they meet formally; and then mutually turn from each other—or, in the very outset, pride on the one side shrinks sensitively back, and the first introduction and cold compliments are the beginning and end of their social intercourse.

Pinkerton had always felt an attachment for Lofton; and the feeling, different as they were in

their tastes, habits, and principles of action, was reciprocated by the latter. After Lofton's marriage, his friend often called to see him, in the evening, or on Sundays, and the more frequently he met Mrs. Lofton, the more did he become charmed with the beauty of her character. While her mother lived, the education of Ellen had been as carefully attended to as very limited means would permit. Mrs. Birch was a woman of cultivated mind, and had moved at one time of life in a circle of great refinement. Though restricted in her circumstances, she had never permitted low and vulgar influences to come so within the reach of her daughter, as in any way to deprave her native delicacy of feeling; while, at the same time, she had taught her to set a true value upon those homely virtues, which one in her station would be called upon to exercise. Under so wise and loving a teacher, Ellen had learned her lessons well, the more so, that within her lay inherent all the germs of a true woman. From the time of her mother's death, until her marriage, Ellen had found little time for mental improvement. But, after her marriage, as her husband had a fondness for books, an hour or two every evening were spent in reading. Possessing a clear and

active mind, the young wife soon began to feel the elevating and expansive power of knowledge. She seemed to be raised into a higher and purer atmosphere, where she not only breathed deeper and more freely, but had a wider range of vision, in which were new objects, the sight thereof filling her with a new delight. And, as this went on, her sweet young face took in a higher type of beauty, and her graceful form grew erect with a dignity all its own.

Soon, to Pinkerton, she was no longer the half-despised, and only tolerated sewing-girl—tolerated because she was the wife of his friend—but an intelligent, graceful woman, commanding the respect of all who came near enough to perceive her true character. And yet she was so retiring, so gentle, that, like the humble violet, she was unnoticed, except by the few who were willing to believe that beauty and perfume may sometimes be hidden along by-paths, and in the world's untrodden places.

Nearly up to the time of Pinkerton's marriage, Lofton continued to reside with Mrs. Wilson, both he and his young wife deeming it most prudent yet to live within their moderate income, and thus be steadily accumulating something, small though

it might be, against the time when heavier expenses would come. As to what this thoughtless or that proud individual might say of their style of living, it was a matter that did not trouble them in the least. They knew their own resources, and wisely narrowed every thing down to a prudent limit.

A number of times had Pinkerton spoken of Mrs. Lofton to his bride to be, and once, when they were walking on a Sunday afternoon, in the western part of the city, he prevailed on Miss Allen to call with him upon his friends.

"Not here!" exclaimed the young lady, drawing back, as Pinkerton laid his hand on the little gate through which they were about to enter.

"Yes. This is the place," replied the young man, smiling. "You mustn't judge too directly from appearances. Remember what the poet says:—

" 'Full many a gem of purest ray serene.' "

At this moment, Lofton having seen them from the window, opened the door of Mrs. Wilson's little "salt-box," and advanced to meet them. Retreat—and Miss Allen had attempted retreat—was now impossible; so assuming a well-bred

dignified indifference, the young lady permitted herself to be escorted into the poor little parlor where sat the wife of Archibald Lofton.

Too much dimmed by pride and vain self-conceit, were the eyes of Flora Allen, to see anything in Mrs. Lofton, but a low-minded, vulgar young woman, the wife of a poor clerk. Her air of superiority, and her evident uneasiness at finding herself in such a place, were so apparent, that Mrs. Lofton felt oppressed, and almost suffocated by her presence. She tried to enter into conversation, but could find little to say. Half-an-hour of constrained intercourse followed ; and then, in obedience to a glance from Miss Allen, Pinkerton made a movement to go.

"Why, Mr. Pinkerton ! How could you have taken me to such a place !" was the exclamation of Miss Allen, the moment they were in the street. "I wouldn't have been seen going in there for the world. And such stupid people ! Ha ! ha ! And this is the charming, intelligent creature you have been telling me about. Why, she hardly spoke three words all the time we were in the house, and they had no more meaning in them than the words of a child."

"You saw her to a disadvantage," said the young man, venturing to a feeble defence. "She is rather timid and unused to company. Evidently, we took her by surprise."

"So I should think. I compared her in my own mind, when we went in, to a startled rabbit. But what can be expected of one in her position? Your 'gem of purest ray serene,' Mr. Pinkerton, turns out a mere bit of crystal."

"I trust to see the day, Flora, when you will think differently," returned Pinkerton.

"More than I do, I can assure you. No, no; my fancy doesn't run on these kind of people, and never did. They are well enough in their place. Very good for service that you need. But as companions, no—no." And the young lady curled her lip in sharp scorn, and tossed her head with a proud air.

Pinkerton was silenced, and partly convinced. We mean, his estimate of Mrs. Lofton was dimmed. For the time-being, he felt that she was a very common-place woman; good enough as a seamstress, or as the wife of a poor, unambitious, plodding clerk: but in no way fitted to take a place in good society—in no way fitted to be the companion of his accomplished 'Flora. On meet-

ing with Lofton a few days afterwards, he said to him :—

“I am really getting out of all patience with you.”

“What about?” was the natural enquiry.

“Why will you keep that nice little wife of yours cooped up in such a miserable out of the way place? It is not just to her. She’s fitted to shine in almost any society.”

“Necessity knows no law,” was the quiet answer.

“There’s no necessity for this,” said Pinkerton, decidedly—“none in the world. You’re able to take your wife into a respectable boarding-house down town, where she would be brought into the company of people who have a position in society. Even if she make desirable acquaintances now, she has no decent place in which to receive them as visitors. You are not just to her. You are hiding her under a bushel. It is a downright shame!”

“You really think so?” remarked Lofton, not attempting to repress the smile that broke over his face.

“I do, in all seriousness,” was answered.

“As I have said to you before, Mark, we’ll bide

our time," coolly replied Lofton. "We can wait. As to people who think it not worth while to visit us, because we do not live in a style beyond our means, why, we shall have to dispense with their acquaintance. To secure it on the terms you propose, would be to make it cost, we think, more than it is worth. It would never compensate for the annoyance, mortification and anxieties of debt. If respectable people demand so high a price for their friendship, we shall decline the purchase."

"You are incorrigible!" exclaimed Pinkerton.

"So you have said before. And it will be very remarkable, if I don't continue, at least in this respect, incorrigible to the end. And so I must bid you good morning. Business waits."

Lofton understood, clearly enough, what was in the mind of his friend. He had not failed to observe the impression his humble style of living made upon the accomplished Miss Allen; nor hesitated in his conclusion, that whatever might be her own impression of herself, she was not, at least in his estimation, a true lady.

CHAPTER XIII

ABOUT the time of Pinkerton's marriage, an advance from six hundred to one thousand dollars having taken place in Lofton's salary, our prudent young couple felt themselves warranted in doing what, from the first, they had desired to do—commence housekeeping. Near to the dwelling rented by Pinkerton, was another far less ambitious. It contained two rooms on the first floor, two in the second story, and two attic rooms, besides a kitchen in the basement. There were no entries in the house, the street door opening into the parlor, and the stairs ascending from one corner of the room adjoining. The rent of the house was nine dollars a month. Furnished for the small sum of four hundred dollars—just

the amount that Lofton had saved, and which was now spent with genuine pleasure—it presented nothing very elegant either as to the exterior or interior. Yet, the good taste displayed in the few articles of furniture purchased, gave so pleasant an air to the house, that few would have imagined the smallness of the outlay that produced so agreeable an effect, and gave to the new dwelling-place of our young friends an appearance so home like and comfortable. How marked a contrast did the two dwellings of Lofton and Pinkerton exhibit. The one furnished, mainly, with an eye to effect; the other attired in only the few things needful and comfortable, that were to be purchased for the moderate sum of four hundred dollars. And there was another important difference: a difference that told strongly in favor of the small house and meagre stock of furniture. Every article of household use and comfort was paid for in the latter case, while in the former everything was owed for. Nor can the fact be disguised, that in this difference lay the ground-work of much serene enjoyment on the one side and disquiet on the other.

The house in which Lofton shut himself in from the common gaze—his home—how the word

thrilled sweetly along every nerve even to his innermost spirit !—humble though it was, met fully all his present desires, and in occupying it he had no troubled questionings on the score of its cost, as compared to his means. And so of his neat, but scanty furniture. Every article was his own. It was otherwise with Pinkerton. Much as he had tried to argue himself into the conviction that he was “coining money,” and therefore fully able to pay four hundred dollars rent, he had not been altogether successful. He knew that it was a piece of extravagance on his part not to be justified on any plea. As to his furniture the fact that the whole was purchased on time, left no time whatever for self-approval: while the ever-present remembrance that at the end of a few rapidly fleeting months, over two thousand dollars, in addition to his current expenses, now considerably increased in amount, must be drawn from his business, produced at times absolute unhappiness. The beautiful apples he had grasped so eagerly, were already turning to ashes in his hands.

“What are these?” asked Lofton of his wife, on returning home one evening, a day or two after the marriage of Pinkerton. She had handed him

a tasteful envelope, to which was attached a piece of white ribbon. It contained cards of the newly married couple.

"Indeed! This is a piece of condescension I had not expected," said the young man.

"Nor I," returned his wife.

"It means, I suppose, that they desire us to call?"

"Yes: that is the meaning."

"And yet, Ellen, I do not believe they wish to number us among their intimate friends. Indeed, I am sure that Mrs. Pinkerton does not. She belongs to one of the proudest families in the city—and yet how little have they on which to foster pride."

"Pride usually sustains itself on very meagre aliment you know," was the smiling answer.

"True enough. At home on Thursday—so the cards say. Shall we call?"

"Just as you wish, Archie. Mr. Pinkerton is your friend; if you desire intimate social relation with him, we must make them a bridal visit. They have indicated their wish to have us do so by sending their cards. If the tender is a false one, we will soon know it; if sincere, the acquaint-

tance may have its uses and pleasures. I am ready to do just as you desire."

"We will call, then," said Lofton. "For years, Mark and I have been on terms of friendly intimacy. I shall be well pleased to have that intimacy still continued; and if you and Mrs. Pinkerton can find in each other anything to inspire a mutual attachment, so much the better."

The next day being Thursday, when Mr. and Mrs. Pinkerton were "at home," to their friends, a bridal call was made. It was a very formal matter; the want of heart in Mrs. Pinkerton being covered by a well-assumed exterior, and the utterance of fitly chosen words, that meant anything or nothing. She did not say to Mrs. Lofton—"I am happy to see you;" or "I am happy to make your acquaintance." No—"I had the pleasure of meeting you some few months ago," was entirely non-committal, and so was the charming smile with which the words were spoken. A few common places were uttered on the one side, and responded to on the other. Some cake was eaten and wine drunk, and then Mr. and Mrs. Lofton retired, each with a certain reassurance on the bosom that neither felt as at all

agreeable, while the cause of it was hardly susceptible of explanation.

"Well, what do you think of it all?" said the former, on gaining their unambitious home, and eating themselves in their little parlor.

"They are commencing the world in a showy style, certainly," replied Mrs. Lofton.

"It's Pinkerton all over," said her husband, shaking his head. "I'm sorry for him."

"Why sorry?"

"He's only making trouble for himself. Though I know nothing of his personal affairs, yet I am just as sure as that we are sitting in this room, that the whole of that furniture is yet to be paid for."

"He would hardly be so foolish as that," replied Mrs. Lofton.

"He's foolish enough for anything, where show and appearance are concerned. I never knew a man so weak in this respect. He never has been and never will be satisfied to live in a style warranted by present resources. Were he a lord, he would emulate the style of a duke; if a duke nothing below the establishment of a prince would suit him. He has many good qualities

but his defect of character must ruin everything in the end. The result is inevitable."

"Do you think Mrs. Pinkerton will return our call?" asked Ellen.

"I have my doubts. We are not the kind of people whose society she would enjoy. Neither is our style of living up to the mark she regards as respectable. But we will see."

A few days after Pinkerton's marriage and showy advent into the social world, the firm of which he was a member, received advice of the failure to take up a note by a country merchant who owed them three thousand dollars. Here was a damper to the young man's business enthusiasm. If doubts had already visited him as to the prudence of his course in buying costly furniture on credit—and he had not escaped such troublesome visitors—these doubts were now increased to convictions.

"But," said he, rousing himself from a train of rather gloomy reflections, which had intruded themselves, "what's done can't be helped, and it's folly to sit down and cry over it. I've bought the furniture, and it must be paid for. That burden disposed of, everything will go on smoothly enough afterwards. It won't be just the thing

for me to draw so much money out of the concern; but, no doubt, I can borrow a part of it when the notes come due, and so throw the heaviest portion some months still in advance."

Time wore on. The country merchant had actually failed, and the loss was total—three thousand dollars. The man was a rogue, and had made away with everything. Mr. Ackland was very nervous about the matter, and said a number of things that were not altogether pleasant to the ears of his partner, who, in view of the immediate maturity of his personal obligations, felt particularly uncomfortable.

"What are these?" asked Mr. Ackland, one morning, holding in his hand three or four bank notices, each bearing the name of Mark Pinkerton. His brow was slightly contracted, and on his face was a rather troubled expression.

Pinkerton glanced over the notices, and then replied, in a careless way—

"Oh—they have nothing to do with the business. I'll take care of them. They were given in settlement of my furniture bills."

Mr. Ackland made no reply. But he was far from feeling satisfied. Shortly afterwards, he had the ledger open at Pinkerton's account, and

pencil in hand, was footing it up. With a grave
ace and a shake of the head, he closed the book
muttering—

“Eleven hundred dollars in six months! This
will never do for me—never.”

A week from that time, one of these notes, for
the sum of five hundred dollars, became due, and
on a day when the firm had over four thousand
to meet. It was quite as much as the business
could do to bear its own burdens. So Mr.
Pinkerton did not think it wise, especially as he
was beginning to understand something of his
partner's feelings on the subject of his heavy per-
sonal expenses, to let the firm provide for his ob-
ligations. But, out of the business, he had no
resources. What, then, was to be done? His
first effort to raise the sum required was after
this wise. He drew a note at four months for
five hundred dollars, payable to his own order,
and took it to a certain note-broker. The broker
looked at the note, turned it over and over tw.
or three times, and then shook his head.

“Can't you get the money for me?” asked
Pinkerton.

“I'm afraid not.”

“Why?”

"How can you ask the question? It isn't strong enough."

"I guess I'm perfectly good," said Pinkerton, with some dignity of manner.

"No doubt of that, sir—none in the world," answered the broker. "But we can't convince any man who has money that it is safe to lend it on the security of a single name—the more particularly when the paper is not legitimate."

"Not legitimate! What do you—"

"Oh, I mean not business paper—that's all. Of course, this is a mere made note—not based on any commercial transaction; and such notes, to be taken at all, must be half covered with the best of names."

"You can't get the money for me?"

"I'm afraid not."

Pinkerton looked disappointed and perplexed.

"I'll tell you what I think can be done," said the broker.

"What?" The countenance of Pinkerton brightened.

"Bring me the note of Pinkerton & Ackland drawn in your favor, if you choose, and there will be no difficulty."

"That can be done, you think?"

"Oh yes—no doubt of it. The firm is regarded as one of the most substantial in the city.—There'll be no difficulty with their note."

Pinkerton departed. He did not like this proposition. To create an obligation for the firm, out of the business and for his own use, and this secretly, was too clearly wrong to be thought of. But what was he to do? From what source was money to be obtained? Another broker was tried—but the individual note, unendorsed, would not go down. The young man now began to feel much worried in mind, and much less confident touching the potency of his name in money circles.

The extremity became pressing. Although Pinkerton could not think of signing the name of the firm to a note of his own creating, after much debate with himself, he resolved to draw a note in favor of Pinkerton & Ackland, and endorse it with the signature of the firm. This, although it did not materially change the moral character of the transaction, was felt to be a safer proceeding, as he could take up the note when it became due, and thus conceal from his partner all about the endorsement. A note was accordingly made, signed, and duly endorsed. This he took to the

broker upon whom he had first called. That worthy examined the note, and again shook his head.

"What's the matter? Won't that do?" said Pinkerton.

"It may do—but—"

"But what?"

"It isn't in the right shape. It should have been signed Pinkerton & Ackland."

"The security is just as good. The firm is as much bound in one case as in the other."

"I know. Still we always like the drawer's name to be strongest."

"It will be lifted just the same."

"I don't in the least doubt that, my young friend; and, if I were going to discount the note myself, would not hesitate a moment. But I deal with a shrewd, cautious, worldly-wise class of men, who, when they lend their money, refuse paper unless braced up by the strongest security. You want this money to day?"

"Yes."

"Very well. I'll try for you. But you mustn't be disappointed should I fail."

"How soon may I call?"

"In an hour."

"Very well. I will be here."

"If you must have the money to-day," said the broker, detaining him, "it is hardly wise to lose time. On a firm note, the discount is sure. The offering of this may have a bad effect. Had you not better draw a new note?"

Pinkerton lingered and hesitated.

"Here are blanks," urged the broker, who wished to make his commission with as little trouble as possible, and who knew where Pinkerton & Ackland's note would be taken. "I understand the transaction entirely. You wish a little money for your private use, and don't want to draw it out of the business."

"That's just it," said Pinkerton, in a half confidential tone of voice. "You know I have been taking myself a wife, and a wife always brings some extra expenses."

"Exactly." The tempter smiled and nodded. "I understand it all. Here's a blank note. Draw to your own order, and sign it Pinkerton & Ackland, and it shall be cashed for you in half an hour."

Thus urged, the young man yielded. He drew signed and endorsed the note, as proposed, and then went back to his store, feeling by no mean

comfortable, the more particularly as fifteen hundred dollars more would have to be raised in the next two or three weeks.

In due time, Pinkerton received from the broker the net sum of four hundred and seventy dollars; thirty dollars having been abstracted from the five hundred to cover discount and broker's commission.

In order to lift the remaining notes given for furniture, Pinkerton, who did not deem it wise or prudent to draw even a portion of what was needed from the business, resorted to a like expedient. Notes of the firm were created and discounted. He was over the difficulty for at least four months to come, and hushed for a time all troubled questions as to the future, by saying, "Let the morrow take thought for the things of itself; sufficient unto the day is the evil thereof."

As the time for the maturity of these notes drew nearer and nearer, our imprudent young friend began to feel uneasy. The transaction was not to be justified on any plea whatever. It was in direct violation of common principles of right involved, though not expressed, in the provisions of that co-partnership under which he was doing business. The fact that he had used the name

of the firm in order to obtain money for his private use, should it become known to Mr. Ackland, would not only destroy that gentleman's confidence in him, but might lead to a dissolution. And a dissolution, with such a reason assigned would ruin his prospects in life. It had never been his intention, from the first, that his partner should know anything about these notes. How this was to be prevented had not been clearly seen when they were given; but he had flattered himself that no trouble need arise on this account. As the time for their payment drew near, his mind dwelt almost constantly on this perplexing subject. It seemed but a little matter to prevent the bank notices from coming under the eyes of Mr. Ackland—and only this was needed to make all safe. But so many contingencies were in the case, that it was scarcely possible for four notices to be left at the store, and each one of them escape observation. If Pinkerton had deemed it prudent to take one or more of their clerks into his confidence; or to have ascertained in what banks the notes were to be deposited for collection, and then had an understanding with the runners thereof as to the delivery of the notices, the affair might have been

managed very well. But this was a dangerous kind of business, and might put him into the power of men not to be trusted.

So time went on, until the first day of the month, in which these notes came due. Very hard had Pinkerton tried, during the previous week, to induce his partner to go to New York on business. Some very desirable goods were to be sold at auction on the second, third, and fourth of the month ; but Mr. Ackland could not be induced to leave his place at the desk, where, he steadily affirmed, he was of far more use than in buying goods, a department in the business with which he was not familiar.

It was Pinkerton's place to attend these sales, at which were many new styles of goods just coming into market. But he dared not leave home. Were the existence of these notes, amounting to over two thousand dollars, to be discovered during his absence, there was no telling how disastrous the consequences might be. Failing to induce Ackland to go, he plead severe indisposition, and despatched a clerk to attend the sale in New York, whose purchases were far from being as judicious as those of his more experienced principal would have been.

CHAPTER XIV.

THE first day of the month came, and Pinkerton was early at the store. Not earlier, however, than his very punctual associate, who was generally at his accounts an hour before he came to look after customers.

"A pretty heavy month this," remarked Mr. Ackland, who was poring over the bill book.

"How much to pay?" enquired Pinkerton. His manner was slightly absent.

"Five thousand dollars," replied Ackland.

"So much!" The announcement of so large a sum startled the young merchant.

"Yes; five thousand. We have, however, a balance of over fifteen hundred dollars in bank

and a good many country merchants are now arriving."

"We shall go through easily enough," said Pinkerton, lightly. He had quickly recovered from his momentary surprise.

At this moment a teller from the Union Bank entered. Both Pinkerton and Ackland knew him, and understood that the little package of papers which he held in his hand were bank notices. The heart of the former almost ceased to beat, as the young man came forward, so great was his anxiety and suspense. Leaving his partner, he advanced half way down the store to meet the teller. Four notices were handed to him, one of which, from the amount it called for, he recognized as referring to one of his accommodation notes. This he adroitly concealed, while his back was yet towards Mr. Ackland. He breathed freely again. So much, at least, was safe. But, the danger was still imminent. Three more notices were to come in. In the first, he had been very fortunate; but he could not hope for a like good fortune so far as the others were concerned. Nor was he so fortunate.

"There's something wrong here," said his partner, meeting him with a grave face, as he

came in from dinner on that day, about half past three o'clock in the afternoon. Ackland held two bank notices in his hand. In spite of his effort to maintain an air of unconcern, the color rose instantly to his face.

"What is wrong?" he inquired.

"We have no bills out answering to these," said Mr. Ackland, presenting the notices to his partner.

"Are you certain?" remarked Pinkerton.

"Very certain." The bill book was opened, and laid before Pinkerton, who ran his eyes along the various entries.

"You may have omitted to enter them," was ventured as a suggestion.

"No," said Ackland, promptly; "I'm too careful an accountant for that."

"There's some mistake at the bank, no doubt. It's too late to see to it this afternoon; but I'll go over and investigate the matter to-morrow."

"I've already been over," was the reply of Ackland to this.

"You have!" The brow of Pinkerton contracted, and a shadow fell over his face.

"Yes, and have seen the notes. They are

drawn to your order, and have your endorsement."

It was on the lips of Pinkerton to pronounce them forgeries; but an instinctive conviction that this would only make matters worse, restrained him.

"Oh!" he exclaimed, with animation, his eyes brightening, and his face breaking into a smile "I understand all about it now. Didn't I tell you four months ago, when them notes for my furniture came due, that in order to meet them, without taking money from the business, I had drawn two accommodation notes, and got them discounted?"

"No," was the positive answer of Ackland, who received this announcement with compressed lips, and a look of stern displeasure.

"Oh! I'm sure I did," returned Pinkerton, driven now into subterfuge and direct falsehood. "I never would have done a thing like that without speaking of it—never."

"You certainly did it in this instance," said Ackland, firmly; "for I had not the remotest suspicion that any paper of the firm was out, not the representative of some business transaction.

And to speak plainly, Mr. Pinkerton, I don't like the look of it."

"You don't!" The tone of voice, as well as the words of Ackland, were far from being pleasant to his partner.

"No, I do not." Ackland's manner was not in the least softened.

"What do you think it indicates?" said Pinkerton, who was too much irritated by the language of his partner, to maintain a prudent self-control.

"You ask the question, and I will answer it plainly." Mr. Ackland was now quite composed, but very decided in his manner. "It indicates—nay, Mr. Pinkerton, it is—on your part, a direct violation of partnership faith!"

"Mr. Ackland! I cannot permit this! I will not bear such language from—"

"Calm yourself, Mr. Pinkerton," said Ackland, who was perfectly cool. "This is by far too serious a matter to be discussed in a state of angry excitement. You have no right to be offended with me for using plain language. The act is a breach of good faith, and you would so regard it, were it mine instead of yours."

Pinkerton saw the folly of any thing rash on

his part, and, therefore, endeavored to recover his self-possession. Glimpses of consequences—ruinous consequences—were already presented to his mind. Clearly in the wrong, it was not for him to play off the indignant too broadly, especially with a man of the cool, decided temperament of his partner, whose character he had misapprehended in the beginning, in more than one particular.

“I did not mean it as a breach of good faith,” he said, with something conciliatory in his voice. “I trust I am a man of better principles than that, Mr. Ackland. My notes were out, and had to be lifted. I had already drawn as much, on private account, from the business, as I felt it right to draw. This being the case, I tried to raise the sum needed on my own notes; but utterly failed in the effort. ‘The firm notes can be discounted,’ was answered to my application; and on the credit of the firm I was at last compelled, most reluctantly, to fall back. You have now the whole story. I wish it had been otherwise, but so it is.”

Ackland accepted the explanation, but looked very grave about it, and was far from feeling comfortable. On the day following, the fourth

and last notice found its way into his hands. He sent immediately to the bank, and ascertained that this note was similar in character to the other two of which he had spoken to his partner. This was more than he was prepared for; and he at once declared his wish to have the firm dissolved. All confidence in Pinkerton was gone. He had felt, for some time, dissatisfied with his extravagant habits, and dashing business ways, the latter seeming to him often more like gambling than careful merchandizing. They might realize a splendid fortune; but he was afraid of the chances.

A little to Ackland's surprise, Pinkerton was ready to meet him on this new issue, and arrange for a dissolution. He would give or take a certain sum, and retain or leave the business. Ackland had too little confidence in himself to accept the latter proposition, and so, wisely, availed of the former. It was mutually agreed that the cause of their separation was to remain a profound secret—that Ackland was to receive back the amount of capital at first invested, and seven thousand dollars as his share of the estimated profits which the concern had made. The rapid growth of the house, and the reputation

which Pinkerton had acquired for capacity, enterprise and great business shrewdness, made it an easy matter for him to secure a new partner with four times the capital that Ackland had possessed. The latter's security was, therefore, ample; while Pinkerton found himself elevated to a new and higher position in business. Both were satisfied with the change.

For a few weeks, the withdrawal of Ackland from the house was a topic of remark in business circles. Many conjectures as to the cause thereof were made, but none guessed at the true reason. The new firm of Pinkerton & Lee was regarded as a much stronger one, because a larger amount of cash capital was in possession.

Of Mr. Lee, the new partner so suddenly introduced, we have nothing very particular to say at present. Like Ackland, he had not received a thorough business education. But he was a man of better address, higher ambition, and what are sometimes called more "liberal" views, though not competent to take the place of either salesman or book-keeper. Of his principles, we cannot speak with much confidence; and yet, so far in life, he had ever maintained the most honorable courses of action. In all respects, he was a man

whom Pinkerton could manage far better than he had been able to manage his first partner, and this because he had less discrimination and less suspicion. Most fortunate did Pinkerton consider himself in "getting rid" of Ackland—so he mentally expressed it—though he never felt particularly comfortable in thinking over the causes which led to a dissolution of the copartnership.

CHAPTER XV

MR. and Mrs. Lofton were not in error as to the feelings and views of Mrs. Pinkerton. She never returned the call. Lofton felt this more than did his wife. Indeed, so far as the latter was concerned, the omission was a source of congratulation rather than regret. She knew enough of the family to which Mrs. Pinkerton belonged, to be satisfied that a congenial intercourse was impossible. This impression, a close observation, made during two brief interviews, entirely confirmed. Lofton and Pinkerton met, as friends, whenever thrown together; but between their families, no intercourse whatever existed. Marriage had opened for them diverse paths. Humble, unobtrusive, scarcely observed, yet steadily

progressive, was the path along which one was moving; while that of the other mounted rapidly upwards, winding among dizzy and dangerous places, and attracting observation from the curious, the envious, and the ill-natured. There was firm footing for the one; while ever and anon, the other felt the ground to be slippery and uncertain.

Cool, discriminating, cautious and observant as was Archibald Lofton, and well satisfied that the foundation of his friend's business prosperity was not well laid, he could not, at times, repress an uncomfortable feeling on contrasting their respective positions in life—Pinkerton at the head of a large and rapidly growing house, and he but an humble clerk, with no prospect beyond yet opening its attractive vistas for his eyes.

"This is a strange world," he remarked one evening to his young wife, with something of disappointment in his voice. He had seemed to her more thoughtful than usual since returning at the close of the day, and less interested in their sweet babe, which had come, a few months before, to add new gleams of sunlight to their humble home.

Mrs. Lofton looked at her husband for a few moments, and then replied—

“The ways of Providence are often strange to us; but, we know that wise designs are involved in every event, and that a beautiful harmony is often wrought out of things strangely involved and darkly mysterious.”

“A general truth, to which we may all assent with the understanding. And yet when the darkness lies upon our own pathway, we cannot help feeling anxious in regard to what is beyond.”

“Do you really feel anxious? Are you in doubt?” said the now serious wife, laying her soft hand on the slightly clouded brow of her husband. She had not at first detected the direct bearing of his words.

“I ought not to feel anxious. I ought not to be in doubt, Ellen,” replied Lofton, forcing a smile, “and yet, some things occasionally produce uncomfortable states of mind.”

“What things, Archie?” A shadow stole over the young wife’s face.

“I believe that I possess equal business capacity with Mark Pinkerton; and a great deal more prudence. And yet capital seeks him out, while

I am passed by, and left to plod along through life, a simple clerk."

"I don't like to hear you talk so, Archie, dear," said Mrs. Lofton, tenderly. "Has not your salary been raised, and have we not everything comfortable, and something to spare? Oh, don't murmur at Providence, Archie,—don't let that bane of all happiness, discontent with the present lot, come in to cloud the sunshine of our happy life."

"I am not discontented, Ellen," replied Lofton, rallying himself. "Oh no—don't misconceive my state of mind. But, sometimes, we can't help thinking that events come out strangely. Now, let me tell you of something. There's been a dissolution of co-partnership between Pinkerton and Ackland."

"There has! For what reason?"

"That is not clearly understood. There is something kept back from the public. Evidently a misunderstanding has arisen, ending in this separation. A low whisper, meant to be strictly confidential, came to my ears to-day, charging Pinkerton with having used the name of the firm for his own private ends. But I will not credit this, nor repeat it. Reckless as he is, and full

of temptation as the path he is treading may be I will not believe him so lacking in worldly wisdom as to venture so soon upon an expedient of this kind."

"Worldly wisdom, Archie," said Mrs. Lofton "And is that all he possesses to restrain him from dishonorable actions?"

"I should fear for him in strong temptations," was thoughtfully replied. "And after all, there may be truth in the report; though another that I heard, seems most likely to involve the true reason."

"What was that?"

"Ackland is said to have been dissatisfied in consequence of the large sums of money which Pinkerton drew out for his personal expenses."

"I should not wonder if in that lay the cause of the dissolution," said Mrs. Lofton. "How week—how very foolish! And so, in the effort to be fashionable, and to make a showy appearance, he has so soon marred all his prospects in life."

"Not marred them, by any means, Ellen," replied her husband. "But, to all appearance, greatly advanced his worldly interests. And this is why I said, in the beginning, that it was a strange world."

"Advanced his worldly interests!"

"Yes. His dissolution with Ackland leads but to the formation of a new co-partnership, and under far better auspices."

"That is singular. Who is the new partner?"

"Carlton Lee, who brings into the business a capital of forty thousand dollars, and credit to almost any extent. The firm is now Pinkerton and Lee; and I heard a very shrewd merchant say this afternoon, that he shouldn't be surprised if they were worth half a million of dollars in ten years."

It was but too plain, from the tone and manner of Lofton, that he derived no pleasure from contemplating what seemed the opening good fortune of his old friend. It contrasted too strongly with his own humble condition.

"Do you remember what Queen Margaret in the play, said?" asked Mrs. Lofton, fixing her eyes intently on the face of her husband.

"No."

"They that stand too high may chance to fall; and if they fall, they dash themselves to pieces; or something of this import. Archie, I would rather have you remain a humble clerk, than occupy the place of Pinkerton."

"So would I, if I must occupy it as he does. But, I would stand far more securely than he stands. I would not be ever in danger of stumbling from looking at the stars above my head."

"I would rather have you remain as you are, than be the partner of Carlton Lee, with all his credit and capital," said Mrs. Lofton, firmly.

"He is not a man whom I admire, certainly," was the reply of Lofton.

"We believe him to be wanting in virtuous principles."

"True."

"And would you, Archie, for the prospect of mere wordly advantages, enter into close business relations with such a person? O, no, I am sure you would not. This seeming good fortune on the part of Mr. Pinkerton has, temporarily, disturbed the even balance of your mind. Turn your thoughts away. Let us be content with our own lot, believing, that He who arranges things external, knows what is best for us. Let us be patient: if good fortune is in store for us, it will come in its own time; but, we must never forget that thankfulness for present blessings, and an earnest enjoyment of them, is the only true preparation for the enjoyment of good things in the fu

ture. Who do you think is happiest now, you or Mr. Pinkerton, elated as he must be with his good fortune?"

A little while the young man sat musing. The earnest, truthful words of his wife, were doing their appropriate office in his mind, which had only been temporarily unbalanced.

"*I am happiest,*" he at length said, and with an emphasis that indicated some vivid perception of real differences in their relations and sources of true enjoyment. "No, no, Ellen! I would not exchange with him on any consideration."

"Nor would I exchange with Mrs. Pinkerton," calmly responded his wife. Then she added, almost in the same breadth—"Lucy Arden came to see me to day."

"Did she, indeed?" The fact seemed to give Lofton especial pleasure.

"Yes. She called in and sat for an hour. In fact, took off her bonnet and shawl, and made herself quite at home. She seemed so pleased with dear little Eddy, and nursed him nearly all the time. Her mother gives a large party next week."

"Ah?"

"And what's more, we're to be invited."

"O, no."

"It's true; and Lucy says we must come."

"A mere compliment; for which, no doubt, we ought to feel very much obliged," said Lofton, a little sarcastically. "We can send our regrets."

"No, Archie," said his wife, firmly. "The invitation when it comes will, I am sure, be in good faith. Mrs. Arden is too true a woman to offer the hospitalities of her house, without a wish to extend them. Can you not say as much for Mr. Arden?"

"O, yes. He has ever treated me with kindness and respectful consideration. To Mrs. Arden, I am a stranger."

"Though I am not. When you do meet her, you will feel that you have met a true woman. She always asks after you with an interest that cannot be mistaken. O yes; we will go."

Mr. Arden was one of the partners in the house that employed Lofton as clerk; the same person who had shown so kind an interest in the young man, and through whose generous appreciation of his wants and ability, he had received an advance of salary. Before her marriage, Mrs. Lofton had worked as dressmaker for Mrs. Ar-

den and her family, all of whom were much attached to her. Lucy was the oldest daughter ; a beautiful, highly-educated, and highly-accomplished girl, now in her twentieth year. Since the marriage of Mrs. Lofton, the family continued to show her many kindnesses ; and Lucy not only called to see her frequently, but often insisted on her coming round and spending an afternoon with the family, on which occasions she was treated by all with an affectionate interest that was grateful to her feelings.

This new evidence of good-will and high appreciation of character, both in Mrs. Lofton and her husband, was the more gratifying because altogether unexpected. Lightly as the invitation was at first treated by Lofton, the more he thought of it, the deeper was the sense of pleasure experienced. It was an evidence that, at least in one influential quarter, he was not regarded as altogether unworthy of association, because poor. It gave him hope too ; for, he saw that this introduction into society by Mr. Arden, was a public endorsement of his character, always of great value to a young man who has nothing but his ability and good character on which to build his worldly prosperity.

CHAPTER XVI

In due time, formal invitations to the party at Mr. and Mrs. Arden's, were received by the Loftons. Lucy Arden called in to see Mrs. Lofton on the very day the invitations were left, to express personally the particular desire of the family that they would attend; and also to offer her advice and assistance if needed by Ellen, in matters of dress and appropriate ornament.

"What are you going to wear?" was among the first and most natural questions.

Mrs. Lofton had nothing that was just suitable for the occasion, and so the purchase of a new dress was decided upon. The color, material and style of trimming, were then discussed and settled to the satisfaction of both parties. We say to the

satisfaction of both ; although it must be admitted that in the earlier portions of the important discussion, Lucy Arden was decidedly in favor of a more showy article than finally met their joint approval.

"What jewelry have you, Ellen?" was next asked by Lucy.

"None of any particular value, except a small diamond pin that belonged to my father. Mother would never part with it," replied Mrs. Lofton.

"Ah well—no matter. I have enough and to spare. Come round to-morrow or next day and we will select something."

Mrs. Lofton smiled and said that she was grateful for the kind offer, but thought it would be wiser and more becoming in her to avoid excess of ornament.

"I agree with you there, Ellen, entirely," said Lucy—"but I do not by any means propose excessive ornament. A bracelet, a pin, a pair of neat ear-rings, and a small string of pearls to wreath in your hair will produce just the right effect, and make you look charming."

The light-hearted, affectionate girl, smiled, half earnest and half in playfulness.

"So come around," she added, "and we'll find

something exactly suited to your style of dress and person."

"I'll come round, Lucy, but I'm very certain that we shall not agree about the jewelry."

"Why not?"

"Remember, that I am only the wife of a clerk."

"Well and what of that, pray! Does it lessen your personal value? I wonder if the wife of an honest clerk hasn't as good a right to dress with taste as the proudest lady in the land? The wife of a clerk, indeed. You think too meanly of yourself, Ellen."

"I would rather think too humbly, than too proudly, Lucy," replied Mrs. Lofton—"though there is not much danger of the former, for I'm by no means wanting in a good opinion of myself. When I speak of being only the wife of a clerk, I refer to my husband's condition in life as not justifying expenditure for jewelry."

"But, child, I don't want to *sell* you my ornaments," said Lucy, with mock seriousness. "I haven't quite come to that yet!"

"You don't understand me," was the response of Mrs. Lofton. "I should think it wrong to wear

ornaments of greater value than my husband's income might warrant me in purchasing."

"Ellen! Ellen! I'm afraid there's something behind all this," said Lucy. I'm afraid that proud little heart of yours is lifting itself in rebellion at the thought of borrowed ornaments?"

"No—no, Lucy. With you I could feel no delicacy — no reluctance, however strong my native pride and independence might be," returned Mrs. Lofton with much earnestness of manner. "My objection springs from a different consideration altogether. I would on no account, appear in company wearing a single article of dress or ornament which my husband's circumstances might not fully warrant me in purchasing."

"That's fastidiousness, Ellen, and nothing else," said Lucy. "Whose business is it, I wonder? Who has a right to ask whether your husband can afford to buy what you wear or not? The enquiry would be impertinent; and if you seek to avoid all impertinent enquiries you'll have plenty of fruitless work upon your hands."

"Still you fail to comprehend me, Lucy," was the reply of Mrs. Lofton. "To dress, or to appear to dress beyond our means, might injure my husband's prospects."

"How so? I cannot comprehend this."

"Has not many a man been ruined by extravagant living?"

"Certainly. But what has that to do with wearing a few trifling ornaments which cost you nothing?"

"We should avoid the appearance of evil, for the world judges by appearances."

"True."

"If, as the wife of a clerk, I dress in a style not warranted by our circumstances, will not the inference be fair that, as the wife of a young merchant, I would be tempted still to exceed the increased ability of my husband?"

The eyes of Lucy drooped to the floor, and she sat musing for some moments. A dim light was breaking into her mind. Mrs. Lofton continued:

"My husband, like most men, looks forward to the time when he will be in better circumstances. He has some business talents, is prudent industrious and self-denying. But, he has neither capital nor wealthy friends; and must, therefore, wait until by careful economy he can save enough to begin the world in a small way, or meet with some one who is ready to place capital against his knowledge of business."

"All very well. I like that," said Lucy.

"Now, can you not see," continued Mrs. Lofton, "that if his wife goes into company dressed in a style thought to be extravagant, his prospects might be injured? Men who have money to invest are usually very careful as to who may have the control of it; and while one might be very willing to avail himself of the husband's business qualifications, he might be afraid of the wife's extravagance."

"Why, Ellen!" exclaimed Lucy Arden, a glow of pleasure and approval diffusing itself over her face—"what a little philosopher you are!"

"Am I not right?" said Mrs. Lofton.

"I believe you are; perfectly right. Well, isn't it curious that such an idea never found its way into my thoughtless brain?"

"Circumstance is a wise teacher," was answered. "Every new relation in life has its own peculiar lessons, and well for us will it be if we learn them thoroughly."

"Right again, Ellen; right again. I'll tell father of this. It will gratify him, I know. I've heard him talk just in this way many a time; but seeing in his words no particular bearing, I never gave them a second thought—in fact did not

clearly see their meaning. Well, you shall dress just as your own taste and judgment may dictate. Circumstance is a wise teacher, and you, it seems, are conning your lessons well."

So it was decided that Mrs. Lofton should wear no jewelry but the small diamond pin, which could not attract observation.

As Lucy Arden had said, she related to her father all that passed between her and Mrs. Lofton. Mr. Arden seemed very much pleased, and spoke with warmth of Lofton's character and ability and ended by saying :

"A wife like Ellen is a fortune to any man."

CHAPTER XVII.

THE evening of the party at Mr. Arden's came, and Mr. and Mrs. Lofton prepared themselves for the occasion—to them, one of more than common interest. Lofton, naturally diffident, felt exceedingly nervous. He had been little in company. A fashionable party he had never attended; and he felt, painfully, his ignorance of the many little observances of polished life, without a knowledge of which every one must suffer restraint and embarrassment. Mrs. Lofton was more at her ease. She had a woman's quick perception of social usages, and had been enough with ladies who moved in fashionable circles, to be able to compare them with herself. She did not doubt her ability to act, in her own quiet and

unobtrusive way, with all needful propriety. Both were a little surprised, on arriving at the nouse of Mr. Arden, at the hour named in the note of invitation, to find themselves among the first of the guests. But this unfashionable punctuality was something in their favor. They had time to get a sort of at-home feeling before the larger portion of the company arrived.

It proved to be a large and brilliant party, at which many of the first merchants and professional men of the city, with their families, were present. Amid the gay attire and flash of jewelry, our unobtrusive little Mrs. Lofton was completely obscured. She might have ventured the bracelet and string of pearls, without much danger to her husband's future prospects. So, at least, Lucy Arden thought, as she more than once contrasted the modest exterior of her friend and protege with the glitter and display around her.

Among the guests were Pinkerton and his wife—the latter dressed in the most showy and extravagant style. Mr. Ackland, his late partner, was present. Also Mr. and Mrs. Allen, both rather formal in manner toward their dashing son-in-law.

Though several times thrown into immediate contact with Mrs. Pinkerton, Mrs. Lofton did not receive the slightest sign of recognition from that lady. Mr. Pinkerton bowed to her coldly, once or twice, but offered not the courtesy of a single word.

Time passed on, and in conversation, now with one, and now with another of the rather staid and sober part of the company, Lofton became more and more at ease, and in consequence, more and more observant of what was going on around him. Contrasts were naturally made. The ease and selfpossession of some and the awkwardness and embarrassment of others, were noted. He gathered, too, from the free spoken or unguarded, social and business estimates of individuals. Pinkerton and his lady were several times objects of comment in his presence; and, by the way, not over-favorable comment. And, once or twice, he heard his own, dear, modest little wife briefly enquired about, as a stranger, in terms that sent the blood dancing with a pleasant warmth through his veins. Not less surprised than pleased was he at length, to see her in animated conversation with Mr. Ack

land. Who had introduced them, he did not know. But he saw that Ackland was particularly interested in something that she was saying, and that when she ceased speaking, his countenance expressed a warm approval of her sentiments. He would have been more pleased, if the following conversation, which some time afterwards passed between Mr. Arden and Mr. Ackland had reached his ears.

"Who is that lady with whom I have been talking?" the latter enquired. "She's a very sensible woman."

"She appears to be a stranger to almost every one here."

"So I think," replied Mr. Arden; "about as sensible as any here to-night."

"She is; and some to whom she is not altogether a stranger, seem rather chary of acknowledging the acquaintance."

"Indeed! Why so?"

"She's only the wife of a clerk."

"Who is her husband?" was the prompt enquiry of Mr. Ackland.

"A young man in every way worthy to call her his wife."

"May good fortune attend them. What is his name?"

"First, let me tell you a little incident about his wife. All my family think very highly of her. They knew her before her marriage, and have taken great interest in her since. My daughter Lucy told me a day or two ago that she wanted her to wear some of her jewelry to-night, as she had none of her own fit for the occasion. But this was declined, and on the ground that her husband's income was too small to admit of the purchase of costly ornaments, and she would never, she said, mar his prospects by wearing articles of dress that might lead to the inference that he had an extravagant wife."

"Good! I like that," said Ackland, warmly; "she's made of the right stuff. I thought her a sensible woman. And her husband—is he worthy of her?"

"He is," said Mr. Arden.

"And now for his name?"

"Her husband is one of our clerks—an old friend, I believe, of Mr. Pinkerton's."

"A friend of Pinkerton's!" The brow of Ackland slightly contracted.

"Not like him by any means," was answered;
"his name is Lofton."

"Ah! Now I remember him. He used to come to our store occasionally. What kind of a young man is he?"

"In what respect?"

"Has he business capacity?"

"Yes; and of the best kind. He belongs to the genus slow and sure."

"But, is he at the same time shrewd and intelligent?"

"I think so."

"What are his principles?"

"Manly and honorable. I do not believe he would swerve a hair's breadth from the straight line of rectitude, under any temptation."

"What are his personal habits? Is he at all inclined to extravagance?"

"He saved from his salary sufficient to buy plain furniture for the small house in which he lives; and now strictly limits his expenses to a range below his income."

"Excellent! Excellent! I'd like to have another talk with you about him one of these days," said Mr. Ackland, as the near approach of some

of the company warned them to change the theme of conversation, which was rather foreign to the occasion.

Nothing, beyond what has been briefly recorded, occurred during this evening, that could in any way interest the reader. So much only has been noted as forms a link in the chain of circumstances it is our business to separate from common events. Perhaps, of all who made up the company, Lofton and his wife gained most of wisdom and mental strength from the social contact. They were introduced into a new circle, and looked down into the heart of society from a new elevation. Poor and humble though they were, and scarcely noticed by the proud or thoughtless ones with whom they had mingled a few brief hours, the experience did not crush, dispirit, or mortify them. A virtuous self-respect lay at the foundation of their characters.—Thoughtful, observant, and discriminating, they comprehended clearly their own social relations; and was the value of the privilege so kindly extended by Mr. and Mrs. Arden.

Not the less pleasant, or home-like, seemed their small and poorly furnished dwelling, on re turning from the elegant drawing-rooms of Mr

Arden. The contrast brought no uncomfortable feelings; but, so far as each was influenced by worldly ambition, a hopeful spirit was based on that self-dependent purpose which is expressed in the words—"work and wait."

CHAPTER XVIII.

It was the morning after the party at Mr. Arden's. Mr. and Mrs. Pinkerton were standing in one of their parlors, and the latter was speaking in a very animated tone of voice. Mr. Pinkerton, who was dressed to go out, was drawing on his gloves.

"It's a mean, shabby-looking affair," said Mrs. Pinkerton, with indignant warmth, "and spoils the effect of every other piece of furniture in the rooms. I never noticed it so particularly until I saw the Arden's sofa, last evening."

"Theirs is, certainly, very beautiful," replied the husband.

"Oh, it's elegant! Such rich carving; and then the style is so new."

"It couldn't have cost less than a hundred and fifty dollars," said Pinkerton.

"I don't know, I'm sure. But, I'll tell you what I do know."

"Well?"

"A piece of furniture like that is cheap at almost any price."

"How so?"

"It furnishes of itself."

"Ah?"

"Yes—it gives an air of elegance to every thing in a room."

"There's something in that," remarked the young man, falling in with his wife's humor, and seeing the matter very much in the light she wished him to view it.

"I want just such a sofa," was the next declaration.

"You do!" There was real or affected surprise in the voice of Pinkerton.

"Yes, I do," was the firm answer.

"Suppose I were to say that I could not afford it?"

"Well, suppose you were?"

"I want you to answer the question, Flora."

"Can't afford it! That is a very convenient excuse among gentlemen, when they don't wish to gratify their wives. I've heard it at home ever since I can remember, and am free to say that perceive little force in the objection. So, don't think to fall back on that pretence with me."

This was said half-lightly, yet with sufficient seriousness to make it apparent that the young wife was fully in earnest.

"Then, as I understand it," said Pinkerton, good-naturedly, "you are bent on having a new sofa?"

"O no—I'm bent on no such thing, unless you are entirely willing, Mark. . I think we ought to replace this old-fashioned affair, that really disgraces our parlors, with something respectable. I wonder that we ever could have selected so mean a pattern. What did it cost?"

"Seventy dollars," replied the husband.

"Good enough for the price, I suppose; but it is a poor affair alongside of Mrs. Arden's."

"Who made theirs?"

"Hiss & Austin—so Lucy Arden told me."

"Well, suppose you go there and order one of the same pattern."

"If you think you can afford it," said Mrs.

Pinkerton, making a faint show of prudence. "I wouldn't like to do any thing that might be deemed extravagant."

"I ought to be able to afford the additional xpense of one hundred and fifty dollars," replied her husband, a little proudly. "The sum is not so very heavy. O yes—go and order the sofa. I agree with you, that the one we now have disgraces the parlor. The sooner it is banished to the dining-room, or to one of the chambers, the better."

Mr. Pinkerton went to his store, and, during the morning, his wife called at Hiss & Austin's, and ordered a new sofa, precisely like Mrs. Arden's.

On the same day, Mr. Ackland called at the store in which Archibald Lofton was employed as clerk, and held with Mr. Arden a long conversation. At its close, Mr. Arden sent for Lofton, and formally introduced him to Ackland.

"What are your views in regard to the future?" was enquired of Lofton, after a few general remarks on both sides.

"In what respect?" asked the young man.

"Touching business. Have you any settled plans?"

"None sufficiently definite to be of any value," said Lofton.

"Do you expect to go into business for yourself?" enquired Ackland.

"I certainly look to that in the future."

"Do you feel confidence in your present ability to conduct a business?"

"We are all apt to have a good opinion of ourselves," replied Lofton, smiling. "Too good an opinion, often. I am not over-modest, I believe, in this respect."

"Confidence in our own ability," remarked Mr. Arden, "is an element of success."

"And a very essential element," said Mr. Ackland.

"True; but unless that confidence is well based, it is rather a dangerous quality. It has, perhaps, led to as many business disasters as any other cause."

"Always excepting one, Mr. Lofton," said Ackland, with some feeling.

"What is that?"

"Extravagant personal expenditure."

"You may be right there. This living beyond the present means is a serious defect," said Lofton. "It is one, however, into which I believe

I will never fall. I began life, resolved to spend less than my income, no matter how small that might be. Thus far, I have kept to my good resolution, and do not think I can be tempted to abandon it in the future."

"I am glad to hear you speak thus, Mr. Lofton. Indeed, I had already gathered as much from Mr. Arden." Then, after a slight pause, Ackland continued—

"You are aware that a recent dissolution of co-partnership took place between myself and Mr. Pinkerton.

Lofton bowed, and the other went on—

"Of the causes which led to this dissolution, I need not speak. Enough, for the present, that I wished it to take place. I am now out of business, yet desirous of beginning again. I have a capital of over fifteen thousand dollars to invest, and this, you know, will give liberal credit facilities. In a word, I have been led to believe that you possess the qualities and qualifications I seek in a business partner. Are you open to a proposition?"

"I am," was the unhesitating answer.

"Very well. So far we understand each other. At an early day I should like to have an inter

view for the purpose of talking this matter over a little more particularly. When and where shall we meet?"

"I am at leisure every evening," said Lofton.

"Where do you live?"

The number of his house was given by Lofton.

"Will you be at home to-night?"

"Yes."

"Very well. If agreeable, I will call around about eight o'clock."

"I shall be very happy to see you," replied Lofton.

"And, by the way," said Mr. Ackland, speaking with animation, "I had the pleasure of half-an-hour's conversation with Mrs. Lofton last evening, at Mr. Arden's. Give her my compliments, if you please, and say that I trust soon to have a better acquaintance."

"You will find us living in a humble way," remarked Lofton, touched for an instant with a slight feeling of mortification, as there came to his mind a vivid contrast between the elegant residence of Mr. Arden, at which Mr. Ackland had met his wife, and his own poor abode. The feeling, however, was but momentary. It passed away, as Mr. Ackland said—

"I should hardly expect to find you in a palace if, as you say, you are living at a range of expenditure below your income. One thing, however, I do expect to find—a cheerful, happy home."

"That chiefest of all earthly blessings I do possess," was the proud, yet feeling answer.

The interview here closed. Lofton returned to his duties in the store, and Mr. Ackland retired, much pleased with the individual to whom he had proposed a business connection.

Never had the hours seemed to pass so slowly to our young friend as they did from the time Ackland left the store, until the period arrived when he could return home and tell Ellen of his promised good fortune. He did not break the matter to her suddenly, but she saw, from his manner, that something unusual was on his mind.

While at the tea-table, he remarked, after sitting silent for some moments—

"I said a few evenings ago, Ellen, that this was a strange world, did I not?"

"Yes—and I have wondered many times since at the state of mind you then were in. You did not seem like yourself. The demon of distrust had entered your heart."

"What a strange world, Ellen," said the young man, fixing his eyes intently on her face, while a new light shone in his countenance. "What if I were to tell you that Mr. Ackland is going to call here this evening."

"Mr. Ackland! Are you in earnest, Archie?" Mrs. Lofton did look surprised.

"I am, dear. He is coming to see me this very evening, and to talk about business."

"What about business, Archie?" A sudden undefined hope was flushing the young wife's face and making humid her eyes.

"About commencing business again with your husband as his partner."

"Oh, Archie! Are you really in earnest?" exclaimed Mrs. Lofton, clasping her hands together.

"Indeed, I am, dear Ellen. He came to our store to-day, and had a long talk with Mr. Arden. Then I was called into the counting-room and introduced to him; and then, after a good deal of talk, he said that he was in search of a business partner, and wished to know if I was open for a proposition. I said that I was. He wanted an early interview on the subject; and finally

said that, if agreeable, he would call in to see me this evening."

"Oh, Archie! I am so glad, for your sake!" Tears were already glistening on the cheeks of Mrs. Lofton.

"And I'll tell you something more that he said."

"What was it?"

"He sent his compliments to you."

"To me!"

"Yes. He said—"I had the pleasure of half-an-hour's conversation with Mrs. Lofton last evening at Mr. Arden's. Give her my compliments, and say that I hope soon for a better acquaintance."

"Now, Archie! Did he indeed say that?"

"His very words."

"I hardly know what to think," said Mrs. Lofton, after the first surprise occasioned by the announcement had passed away. "This is so much better fortune than I had looked for, that my mind is half bewildered. You are sure that he was altogether in earnest."

"Oh, certainly. This is not a matter in which a man like him would trifle or commit himself

“without due reflection. Remember, that what he said to me was after an interview with Mr. Arden and spoken in his presence.”

“Yes—yes—I see. Well I am so glad for your sake, Archie.”

“And I am glad more for your sake than my own; so we are even in that respect. But isn't it singular? He was in good business with Pinkerton, yet retired therefrom, taking with him his capital, and now comes seeking a business connexion with me. I can scarcely understand it.”

“It is no mystery to me,” said Mrs. Lofton, proudly. “He was afraid of Pinkerton, but knows that in my excellent husband he can repose entire confidence.”

Thus they talked together, and hopefully awaited the arrival of Mr. Ackland. How suddenly they had turned a sharp angle of the high mountain which towered above their lowly pathway; and now they had a broader vision—now they could see the way rising gradually before them; now hope in the future was basing itself on a reliable foundation. They had waited patiently and in humble self-denial for a time like this; yet

its advent was a surprise, and thankfully and gratefully they acknowledged the coming good fortune.

CHAPTER XIX.

"Oh, Ellen!" exclaimed Lucy Arden, as she came bounding in upon Mrs. Lofton on the next morning, her face all a-glow, and her bright eyes dancing with pleasure—"I've got the nicest bit of news to tell you! What do you think?"

"I think you've lost one of your ear-rings," said Mrs. Lofton, smiling.

Lucy clapped her hands to her ears.

"I declare." A moment she paused thoughtfully. "Now I remember! I only put one of them in, I was in such eager haste to get off to see you. Ah, but Ellen, I've got some news that will make that dear little heart of yours leap again. Do you know that your husband is going into business with Mr. Ackland?"

"I ought to know something about it," replied Mrs. Lofton, with, to Lucy, provoking calmness. "He was here last night."

"Indeed! Oh! then mine is only 'Piper's news,' though I almost broke my neck, I was in such haste to bring it."

"What you say, Lucy, is none the less welcome to my ears," replied Mrs. Lofton tenderly, "and it brings me a double pleasure. It not only confirms the promise of last evening: but your earnest and loving interest in my welfare touches my heart with a feeling which I have no words to express. Lucy, you and yours have been fast friends to me from the beginning. I can never forget it—never."

"And so Mr. Ackland was to see you last evening?" said Lucy, regaining her slightly disturbed equanimity.

"Yes. He called to see Archie, and sat and talked for two hours."

"And it's all arranged, I suppose, that your husband is to go into business with him."

"I can't exactly say that, Lucy. An arrangement such as is proposed requires deliberation on both sides. Many preliminaries were talked over, and they are to have another interview in a day

or two. Every thing now looks favorable, certainly."

"It will all rest with your husband, I am sure, said Lucy. "He has only to say the word. Pa told us that Mr. Ackland was perfectly satisfied, and ready to offer most tempting inducements. And now Ellen, dear, I've got one piece of news for you, that *will* be news. Do you know that your husband is indebted to you for this good fortune?"

"To me!" Well might the young wife look surprised. "To me, Lucy? You are in sport."

"Indeed, then, and I am not, my dear. It's true, every word of it. You remember the jewelry I wanted you to wear?"

"Yes."

"And the reason you gave for not accepting my offer?"

"O yes."

"You are right, Ellen: and I am so glad that your prudence and good sense were good against the temptation I laid in your way. I told Pa all about it, and he was so delighted. You don't know what complimentary things he said of you! Well, you see, Mr. Ackland was mightily pleased with you at the party, and enquired of Pa who

you were ; and then Pa told him all about the jewelry affair. This hit Mr. Ackland's fancy. He asked a great many questions about your husband, and said he would like to know him. And so you see what has come out of apparently the most unimportant thing in the world."

It was some time before Mrs. Lofton could make any reply. A declaration so unexpected quite overpowered her.

"And is this really all so, Lucy?" she asked, in a voice that it required her utmost effort to keep steady.

"Every word of it, I declare!" was the earnestly spoken reply. "Oh! I am so glad! I couldn't rest until I ran over to tell you all about it. Who could have believed that so much hung on an unimportant trifle like this? We'll soon have you out of this poor little place, Ellen. There's a better time a-coming."

"Not so soon, perhaps, as you imagine," said Mrs. Lofton, smiling.

"And why not, pray?" asked Lucy.

"For the same reason that kept me from wearing jewelry that I could not afford to buy," answered Mrs. Lofton. "We shall remain here, depend upon it, Lucy, for a good while after my

husband goes into business with Mr. Ackland, should the now-anticipated change take place. All our household arrangements will be quite as comfortable then, as now. I will never, as I have said before, mar my husband's prospects in life by extravagant living. Business will only be an experiment, and we shall await results, before going up higher. It is much easier to remain in an humble position, than be forced back into it again, after having enjoyed a better style of living, and the comforts and luxuries attendant thereon."

"But you will not be forced back, Ellen: Mr. Ackland has capital, and the new business will be sure to succeed."

"Not if its first profits are wasted in extravagant living."

"O dear! you are the most provoking creature," exclaimed Lucy Arden, good-humoredly. "Extravagant living! This is extravagant, verily!" And she glanced around the plainly-furnished room in which they were sitting, in mock contempt.

"Everything we have is paid for, and that is something," answered Mrs. Lofton.

"Yes, it is something," was the emphatic re-

ply of Lucy. "And a great deal, Ellen. Well, I suppose you are right after all; but I do want to see you living in better style. There were some people at our party who didn't treat you just to my liking. They hold their heads wonderfully high; but their personal worth is very small. I want to see you take your place beside—nay, above them."

"A poor ambition that, Lucy. No—no. I wish to enter into no social rivalry; nor would I, were we worth hundreds of thousands. If my husband is successful in business, our external condition will gradually improve. And this improvement will not be for the sake of gaining a position, but because increased means will give us the ability to secure more of the comforts and elegancies of life. But this is looking ahead too far. We have a long time to work and wait yet, and we are prepared to do so, hopeful and patiently. So, my kind, good friend, don't come here, putting extravagant notions into my head. See the harm you came near doing, when you tried this before."

"What harm, pray?" enquired Lucy.

"Have you so soon forgotten the bracelet and string of pearls?"

"True enough! And here I am, playing the part of tempter again. I think I'd better not come to see you any more. I'll be sure to lead you into some mischief in the end."

"No fear of that, Lucy. I shall be proof against all your enticements," was the quick answer of the prudent young wife.

CHAPTER XX

ISN'T it beautiful?" said Mrs. Pinkerton, as she drew her husband into the parlor to look at the new sofa, which had been sent home during the morning.

"A very elegant piece of furniture indeed," was answered.

"If anything, it is handsomer than Mrs. Arden's. See how exquisitely the carving is done."

Mr. Pinkerton looked at the sofa—admired it—sat upon it—talked about it. But in one thing he was disappointed. It did not improve the appearance of the other articles of furniture in the room, as he had weakly flattered himself would be the case. Perhaps, he would never have imagined such an effect, if Mrs. Pinkerton had not

urged it as a reason why the sofa should be purchased. Pier-tables and chairs, looked, in his eyes, sadly out of countenance. But he said nothing on that head. Flora would make the discovery, he doubted not, in her own good time. And she did make it. Ere the thought had passed from him, she said, going up to the pier-table, and laying her hand upon it, "This has rather a dingy look."

Minutely was it now examined. The result proved far from satisfactory. Flora shook her head, and remarked in rather a dissatisfied tone of voice—

"It never was a very creditable piece of work. The fact is, good cabinet furniture is not to be procured except at a good price. Just look at the difference between this and the sofa."

A careful inspection of the two articles of furniture showed a vast superiority in favor of the sofa.

"I could hardly have believed it," said Pinkerton.

"Nor I," said his wife.

Then there was a pause, followed by a still further observation of the difference that existed

between the two articles of furniture. Pinkerton shook his head, and his wife looked grave.

"The table is quite shamed by the sofa; isn't it?" remarked the latter.

"It certainly is," replied the former.

"I never liked the white marble slab. Black is so much richer," said Flora.

"Do you think so?" There was a slight degree of coldness in the manner of Pinkerton. He saw what was coming—and he was not fully prepared for it.

"Oh, a great deal richer!" was replied. "Mrs. Arden's pier and centre tables were all of black Italian marble, and polished to a degree that makes their surface like mirrors. Didn't you notice them?"

"I did not."

"I wish you had. They are exquisite. Ours are no comparison to them."

And so the conversation progressed, ending, as Pinkerton saw, from the first, that it must end.

During the day, another visit was made by Mrs. Pinkerton to the cabinet warerooms of Hiss & Austin, and the object of her visit was fully accomplished. A pair of pier tables were ordered to take the place of the single one their taste

had condemned—these cost one hundred dollars each. Strongly was she tempted to purchase an elegant centre-table, the price of which was seventy-five dollars. She deemed it most politic, however, to consult her husband. Chairs at seven, eight and nine dollars each, were examined, and mentally contrasted with the very plain mahogany ones that graced her parlors, much to the discredit of the latter—at least in the estimation of Mrs. Pinkerton.

The introduction of the pier-tables was like pouring rays of strong light upon every other article of furniture the parlors contained. Not the slightest blemish or defect but what was now distinctly visible, as well to the eyes of the ambitious husband as his wife.

“Flora,” said the former, after having admired the tables for some time—“these chairs will never do.” And he took one of them in his hand, examined it for a moment, and then pushed it from him, with a slight expression of contempt.

“I wish you could see a set of chairs that I was looking at yesterday.”

“Where?” he enquired.

“At Hiss & Austin’s.”

“Were they handsome?”

"You would think so."

"What do they ask for them?"

"Eight dollars a-piece."

Pinkerton shrugged his shoulders.

"It's a high price, I know. But, indeed, they are beautiful. They would make these rooms look charming."

"Would it require a dozen?"

"Oh no," quickly replied Mrs. Pinkerton.

"Eight is a number altogether sufficient."

"Eight. Eight times eight are sixty-four. Not ruinous, certainly," said Mr. Pinkerton, speaking half to himself.

"And just to think of the appearance," suggested his fair lady. "Oh, but wouldn't the effect of everything be just perfect? Sofa, pier-tables and chairs, all in the same style, and handsome enough for a palace! You'll let me order them, won't you, dear?"

"If you think you must have them, I suppose I can only say yes," was the husband's weak reply, made with some rather uncomfortable images before his mind. Experience made him but too distinctly conscious that it did not take a very long time for the period of six months to be accomplished; and all these indulgences—or, rather

say, extravagances—would have to be paid for at the expiration of that time.

Another visit to the cabinet-makers was promptly made. It did not take much urging on the part of these gentlemen to induce Mrs. Pinkerton to order a dozen chairs instead of eight. So the cost was ninety-six dollars instead of sixty-four.

No one will be surprised to hear that the neat Brussels carpet, which many of the friends of Mrs. Pinkerton had over and over again admired, became suddenly quite changed in appearance. The lady's first impression was, that being a poor article, it must have faded; and she said so to her husband. He examined it, and thought her in error; and yet he admitted, that from some cause, its beauty had diminished. Next the material was closely scanned, which resulted in the discovery that it was coarse. Gradually from this time, the favorite lost its position. Other carpets were looked at—comparisons were made—and finally, it was unanimously voted that the old friend was a very common-place affair, altogether out of style, and not fit company for the newly arrived denizens of the parlor. Naturally enough, in the course of events, a new carpet took the place of the old one; all that Pinkerton was re-

quired to do in the matter, being simply to sign his name to a note of two hundred dollars, payable six months after date. Very considerably, his wife took all the trouble of purchase, and such matters, upon herself.

Still, the parlor arrangements were not perfect. There was a want of harmony somewhere. Neither Mr. nor Mrs. Pinkerton were satisfied with the effect produced. The mirrors were not only too small, but plain, when compared with chairs, sofa, pier-tables and carpet. This discovery was in due time made: and it explained the want of harmony. So another council was called, and the handsome mantel-glasses voted out as unworthy. Their places were supplied by a pair of mirrors, "cheap at two hundred and forty dollars," for which another note was given by Mr. Mark Pinkerton.

Yet for all these changes, made at so heavy a cost—for all this yielding to the demands of taste and love of display—the wife of our young merchant was less satisfied with the style of her home-surroundings than before the purchase of their new sofa. Not yet were the parlors arrayed to her satisfaction. Incongruities still existed, the most prominent of which were the window dra-

peries. These were of red damask moreen, and the cost, for four windows, had been a hundred dollars. The quality was good, and to any eye, not obscured as Mrs. Pinkerton's was now obscured, really handsome. But some of her fashionable friends rejoiced in the possession of satin damask curtains; and they were so much richer and more elegant, in her estimation, than moreen, that all pleasure in her parlor drapery was gone.

Nothing now would do but satin damask curtains. A little while her husband resisted this new encroachment on his purse—or rather on his credit—then yielded with as good a grace as possible, consoling himself with the reflection that the new firm was doing already a heavy business, and that he could, therefore, well afford to pay three hundred and fifty dollars for a set of satin damask window curtains.

Was this the end? Not by any means. Already the new sofa had cost over thirteen hundred dollars; and there was no telling where the outlay began in its purchase would stop. At last, the parlors of Mrs. Pinkerton were attired in a style that nearly met her approbation. A few things were lacking, it is true. She coveted som

choice paintings, a piece or two of statuary and such like matters, and finally became quite unhappy, because one of her friends received, as a birth day present, a costly French time-piece, to grace one of her pier-tables, while Mr. Pinkerton, to whom she hinted the fact that a like remembrancer would be particularly grateful, replied a little pettishly, and it must be owned, rather roughly, that she was like the horse-leech's daughter, for ever crying to him—"give—give."

Instantly Mrs. Pinkerton was drowned in tears. The cruel man had well nigh broken her heart. What now was to be done? A wife in tears can overcome any man whose heart is not like iron or stone. Mr. Pinkerton apologized—asked to be forgiven his hasty words—said he meant nothing—that he was merely jesting, and all that. But it was of no use. He had unsealed the fountain of tears, and vainly tried to check its flow. With rather a heavy heart he left his dwelling on the morning when this distressing incident occurred, leaving a tear-drowned face behind him. Slowly he moved along on his way to the store, musing, with his eyes upon the pavement. Now he blamed himself for having spoken so unguardedly, and

now he was out of patience with his wife for her unreasonable extravagance.

But what was to be done? That was now the difficult question. Cloud and storm were in his dwelling—how were they to be removed? Pinkerton lifted his eyes from the pavement just as this mental enquiry was made, with more than wonted earnestness. How opportune! He was just opposite the store of Mr. Gelston, and there, in the window, stood a beautiful French clock. Resistance was useless. Here was the remedy; and if he would cure the disease, it must be applied. The conviction was not to be resisted. So, without waiting for an obtrusive doubt, he entered the store, bought the clock, and had it sent home.

When, a few hours afterwards, he entered the dwelling, it was full of sunshine

CHAPTER XXI.

ELEGANTLY furnished were the parlors of Mr and Mrs. Pinkerton, and quite up to the taste of our ambitious lady and gentleman. But it is not in the human mind to be satisfied with its achievements. Conquest or possession is quickly followed by new aspirations or new desires. It was not enough that daily they could admire the beautiful effect of the costly articles with which their rooms were adorned—not enough that an occasional visitor approved or commended. Their vanity required more highly seasoned aliments. They must give a party.

In justice to Pinkerton, it should be said, that the idea of a party did not originate with him. Too actively were his thoughts engaged in busi

ness, to leave room for suggestions of this kind. When the thing was first proposed by his fashionable wife, he felt altogether disinclined thereto, and from prudential reasons, which experience had already taught him it would be useless to set forth. He had not quite forgotten the causes which led to a dissolution of his first copartnership, nor the mortifying position in which he had been placed. Not once, but many times during the progress of those domestic changes by which his drawing rooms were made to assume an air of elegance somewhat in advance of his real ability to procure, troublesome doubts had invaded his mind. He felt that he was venturing a little way on dangerous ground ; but it availed not that he was inclined to take counsel of Prudence—another's ears were deaf to all her suggestions and arguments.

"It will be a great deal of trouble, Flora," he said, coldly, when the party was first mentioned.

"I shall not regard it as such," the young wife quickly answered. "In fact, it will be a pleasant excitement. But, even if I were to feel it as a trouble, the obligation to reciprocate social festivities would be none the less binding. Remember, that we have attended a number of parties,

and unless we give one in return, we must not expect to hold our place in society."

There was power in that last argument for a man like Pinkerton, who did not yet feel altogether assured of his newly acquired social position. His feeble opposition was soon abandoned, and then the current of thought and feeling flowed pleasantly in a new direction.

Who were to be the guests? This was the next important question.

In her marriage, Mrs. Pinkerton had lost caste with a few families, certain members of which, for the sake of Mr. and Mrs. Allen, had kept up a kind of off-and-on acquaintance with her, now and then leaving a card, or passing a few formal compliments at accidental meetings. Deeply had the pride of Mrs. Pinkerton been wounded by this, and she had looked forward with an intense desire for the time to arrive when it would be in her power to show these persons that they had committed a mistake. The activity of this desire grew stronger as her drawing-rooms gradually put off their modest, but genteel adornments, and became arrayed in a style of greater elegance. And now, in the matter of a party, it exercised a leading influence

Who were to be the guests? It was no difficult matter to make the general and unimportant selections. But the upper and lower extremes were not so easily defined. Certain persons would give an *eclat* to the affair, if their presence could be secured. These Mrs. Pinkerton undertook to manage by a series of calls, in making which she was particularly careful to speak with great familiarity of well-known ladies prominent in society, as if she were on terms of close intimacy with them. As it was known that her family moved in the same circles with these persons, the ruse took in certain quarters, as Mrs. Pinkerton clearly saw. So her mind rested from its anxiety as to the presence of those who were to give character to her party.

During the conference on this subject, which took place between Mr. and Mrs. Pinkerton, the former said :

"I wish to invite Mr. and Mrs. Lofton."

"Don't think of it," was the prompt and firmly uttered reply of Mrs. Pinkerton.

"Why not?" asked the husband.

"Because we don't want such people for our acquaintances. And, moreover, we have invited

those who would regard their presence as an affront."

This rather touched Pinkerton, who answered little sharply :

"Archibald Lofton is quite as good as any on your list."

"I don't know anything about that, Mark," said Mrs. Pinkerton. "All I know is, that he is a clerk, and that his wife is, or was, a dress-maker. Now, gentlemen and ladies don't expect to have clerks and seamstresses intruded upon them at fashionable parties. It would be looked upon as an insult."

"They were both present, you will remember, at Mr. Arden's," was replied to this.

"O yes, I remember that very well, and I remember something else that occurred on the occasion."

"What?"

"Mrs G——, on hearing who they were, said, in my presence, that she considered it an outrage, and that if it wasn't for certain business relations between her husband and Mr. Arden, she would promptly withdraw from the company."

"Her husband is largely indebted to Mr. Arden for borrowed money. That I heard only a week

go," said Mr. Pinkerton. "But, let me inform you that you are slightly in error in regard to Mr. Lofton. He is no longer a clerk. It is now some weeks since he entered into business under very advantageous auspices."

"With whom?"

There was a slight hesitation on the part of Pinkerton before he replied.

"With Mr. Ackland."

"Not your former partner!"

"The same. And now, Flora, I cannot for the life of me see why his position, socially, is not just as good as mine."

"Oh, as to him," replied Mrs. Pinkerton, "if he were unmarried, there would be no difficulty. But he has chosen to unite himself in marriage with a low, vulgar woman, and that settles the question. They cannot be invited, Mark; and so I beg you say no more about it."

"Not a low, vulgar woman, Flora," said Mr. Pinkerton. "In that estimation you are in error."

"Don't, Mark, pray, dwell upon this any longer. You may invite Mr. Lofton, if you are so inclined; but, as for Mrs. Lofton, I do not intend to associate with her, and therefore, shall not invite her to my house."

"Oh, well, if you foreclose the matter in that way, it must end," said Pinkerton, in a dissatisfied tone of voice. "There may come a time, however, when both you and I will see cause to regret the present decision."

Pinkerton spoke from a sudden intruding perception.

"I'll take the risk," was the lady's prompt answer; and there the subject was dropped.

In due time the party came off. It was no half-way affair, so far as the costliness of the entertainment was concerned, though certain drawbacks marred seriously the pleasure of the Pinkertons. Nearly all of those who were expected to give character to the entertainment, unfortunately or conveniently, had other engagements, and coolly sent in their "regrets;" while all who were of no account whatever, and some who were invited out of mere compliment, came up, to the man and woman, and ate, drank, and made themselves merry at the expense of our foolish young friends.

Among the guests was Ackland, the partner of Mr. Lofton. He had attended, less from inclination, than from a desire to see the style in which Pinkerton was now living, and the kind of enter-

tainment he would give. The evening was drawing near to a close, and he stood, soon after leaving the luxurious supper-tables, talking with the partner of Pinkerton, when a person who did not know Mr. Lee approached them and said, with a half-concealed sneer,

"Our young friend drives a pretty fast team."

Ackland made no response. He could not assent to the remark, although it accorded with his own view; nor did he feel disposed in the least to apologize for the seeming extravagance of their entertainer.

"There's plenty of go-ahead about him," replied Mr. Lee, smiling, and in a tone that showed him not to be in the least uneasy in regard to the fast driving of his partner.

"He's bound to break an axle, or dash down a precipice," said the other, lightly.

"You think so?" responded Lee.

"I do; and I'm not alone in my thoughts."

"While I," said Lee, "regard him as a safe driver, because he knows the road."

"Are you sure of that?" was the quick, doubtful interrogation.

"Very sure."

"I only hope he may be," said the other

‘But for my part, I shouldn’t like to be in the same vehicle with him.’

With this remark the stranger to Mr. Lee moved across the room, and the two gentlemen were alone again.

“Who is that?” enquired the latter.

“Don’t you know him?” asked Ackland slightly evincing surprise.

“I do not.”

“That is Thomas, of the house of Jacobs, Thomas & Ward.”

“Is it indeed! I know Mr. Jacobs very well, but never met Thomas before. He is said to be a very shrewd business man.”

“That is his reputation.”

“I am surprised that he should speak so of Mr. Pinkerton. He probably has some pique against him.”

“I do not know, I am sure. The firm of which he is a member has the reputation of being one of the most cautious, as well as one of the strongest in the city.”

“They cannot understand a man of a liberal, enterprising spirit,” said Mr. Lee, “and so danger in every step not taken in the beaten track ”

To this Mr. Ackland made no answer. After a slight pause, Mr. Lee said :

"Are you of the same opinion with Mr. Thomas?"

It was some moments before Ackland said :

"It isn't good for a young house to have an impression, like that just given by Mr. Thomas, entertained in regard to a prominent, active partner."

"Why?"

"Such things may affect, injuriously, the credit of a house."

"There may be something in that," said Lee, into whose mind a new light seemed all at once to break. "And yet," he added, "such impressions may be altogether erroneous, as they are in the present case. Enterprise and activity are now the order of the day, and new men, if they expect to succeed, must be on the alert. Old firms that have an established reputation, and a large range of customers, may keep on their steady course, and at the old movement, but new houses cannot hope for success, unless they drive, as Mr. Thomas has been pleased to say, a pretty

do so," replied Ackland. "I am one of a class that still believes in slow and sure."

"Your new partner, from all I have heard of him, must be a man after your own heart," said Lee, in a tone not altogether pleasant to the ears of Mr. Ackland.

"I like him so far," was the quiet answer. And here the two men separated.

Lightly as Mr. Lee had treated the remark of Mr. Thomas, it made a lodgment in his mind, and remained there, with two or three other remarks heard during the evening, to be conned over. Through these, he was first made aware that a pretty general impression existed in regard to Pinkerton, that he was an extravagant young man, and ever disposed to live beyond his means. Try as Mr. Lee would, to banish all this from his mind, he was not successful. An impression unfavorable to his partner had been made, and nothing could now remove it. The result was a determination on his part to give more direct thought to the general movement of the business in which they were engaged; to apply, where his own judgment approved, checks and balances, and to look more narrowly into the personal movements and expenses of Pinkerton.

Wisely enough was this determined, but Mr. Lee was of too confiding a disposition—was too easily influenced by specious words and fair representations—to act, in the case, with the decision that marked the course of Ackland. Moreover, he was not a very strong-minded man. In regard to business, he saw things much clearer in the light of other men's intelligence than in the light of his own. Close and comprehensive views he did not possess, nor had he a mind that was accurate in detail. When his partner laid before him plans for business, and traced out results, he saw all as clear as a sunbeam; but he could not do this for himself. He therefore rested almost entirely on Pinkerton. To disturb his confidence, was rather a serious matter, for it gave him a sense of insecurity that was far from being agreeable. It wakened in his mind a fruitless conflict.

Very far were Mr. and Mrs. Pinkerton from deriving the pleasure they had anticipated from their party. The well-bred portion of their company, who really admired the elegance of their drawing-rooms, made no remarks thereon; while a few of the envious and ill-bred managed to let some things reach their ears that were by no

means flattering. Particularly had they been disappointed and chagrined by the number of "regrets" that came in from certain quarters. In fact, but few of those for whom the entertainment was really designed honored them with their presence. The meaning of this was but too well understood by Mrs. Pinkerton, whose mortification was extreme.

Quite as unpleasant to Mr. Pinkerton was the necessity, a few days afterwards to draw a check of three hundred dollars to meet the bills for wines, confectionery, attendance, etc., that were promptly handed in, and which, somewhat to his regret, first came under the eyes of his partner, who had conned them over with certain thoughts in his mind that were kept to himself.

So much for the Pinkerton's first grand party. The cost of their new sofa was increasing rapidly. It stood them, now, "in the sum" of nearly two thousand dollars. But this was only the beginning.

CHAPTER XXII

INSTEAD of humiliating Mrs. Pinkerton, the failure of her party—she regarded it as a failure, because the end in view was not gained—only stimulated her ambition. One disparaging remark, which had reached her ears from an ill-bred guest, was in reference to her chamber furniture, which did not contrast very favorably with that in the parlors. To have this all right, was her next care. A feeble opposition was made by her husband, but it was soon withdrawn. Cabinet-makers and upholsterers were again in requisition. In their hands, a most striking change was soon produced, as the reader may imagine, when told that their joint bill was five hundred dollars, for which Mr. Pinkerton could do no less

than give his note. The note-giving was an easy mode of settling these little affairs for the time being. Unfortunately, however, the "days after date" passed away with singular fleetness; and Pinkerton did not feel altogether comfortable when compelled to draw the large sums needed to meet his many personal obligations.

In order to justify this liberal expenditure, our young friend made it a point to exaggerate, when talking about business and profits to his partner, and the latter weekly suffered himself to be misled by the specious declarations. In this way Pinkerton not only misled, to a considerable extent, the pliant and complying Mr. Lee, but actually wrought in his own mind a kind of self-deception. He really believed the firm to be making two dollars profit, where they were not realizing over one. Still, they were doing a large and profitable business; were in the high road to fortune. The danger of their position lay in their want of mercantile prudence.

Further, to make his own relation to the business less annoying and open to objection from his partner, Pinkerton urged Mr. Lee to adopt a more expensive and fashionable style of living, as not only justified by their income, but really

due to their position. For a time Mr. Lee resisted this temptation, but yielded at last ; and Pinkerton had the satisfaction of seeing the debit side of his partner's account accumulating figures in a ratio approximating to his own.

It can hardly be supposed that the pride and social ambition of Mrs. Pinkerton was going to rest satisfied with the simple re-furnishing of her parlors and chambers ; the more especially, as she understood that her husband's business was rapidly on the increase, and that the annual profits were very large. In due time, she discovered that the dwelling they occupied was small in comparison with the residences of certain fashionable acquaintances. From that moment the charm of everything around her was gone. The elegant sofa—ah, that sofa ! for how many changes was it not responsible !—the pier and centre-tables ; the handsome chairs, lounges, ottomans, etc. ; how crowded they all looked in those small rooms ; and how, before this not observed, did they cover the rich carpet, and hide its gorgeous figures !

Mrs. Pinkerton really wondered within herself that she had not made this discovery before—wondered that she could ever have regarded her

drawing-rooms as in good taste. The fact that certain families failed to honor, with their presence, her imposing entertainment, did not now so much surprise her. *She* had imagined herself surrounded with all that was elegant and imposing, while *they* saw nothing but what was meagre, common, or contracted.

From that period, the social ambition of Mrs. Pinkerton plumed its wings for a higher flight. But she had by this time, become sufficiently well-acquainted with her husband's character—sufficiently aware of his weakness—to know how most easily to bend him to her wishes. She now sought to excite in him the desire that burned in her own mind. He was naturally extravagant, and fond of making an appearance. Moreover, neither her relatives, nor the class to which they belonged, had ever treated him with cordiality—had ever more than tolerated him for the sake of his wife. Often had this stung him to the quick: and many, many times had he looked impatiently into the future for the approaching day, when ample wealth could give him the power of retaliation.

All this Mrs. Pinkerton understood; and she saw, clearly, its value as a means to her own

ends. Adroitly she began, by casual contrast between the size of their dwelling, and that of certain persons against whom ill-will or prejudice existed in the mind of her husband. Then she would repeat a remark made by this or that one, in which something disparaging to their style of living was but half-concealed. And so she went on, observing closely the effect, and varying, from time to time, her mode of attack. She saw from the beginning, that her end would be accomplished.

The work was not done in a week, nor in a month. A year elapsed ere the mind of Pinkerton was prepared for a change—ere all comeliness vanished from the dwelling he had once thought so commodious and beautiful. He had said that he would not move, until he moved into his own house; and this promise to himself he still wished to keep. Yet, was he not quite prepared to build. The business of the firm had grown rapidly, and the ratio of profits had been very heavy. But, even his desire to make a show was not strong enough to silence the voice of prudence.

“Had we not better defer any change for another year?” he said to his wife, after the ques-

tion of removal had come fairly up for discussion.

"As I have often said, whenever I leave this house, I wish to go into my own; and it's out of the question to think of building yet. Next year, if business goes on prosperously, I hope to find myself in altogether another position."

"You know best about that," replied Mrs. Pinkerton, soberly, and with a look of disappointment.

"It is impossible to build this year," said the husband.

"As for building, why not defer it for several years? I shall be entirely satisfied with a rented house, so that it is genteel and commodious. Don't you see, Mark, that we are fast losing our position?—we must make a change, and that speedily, or some of our most desirable acquaintances will be lost. It was only yesterday that Mrs. G—— turned her head away, in passing here, that she might not have to recognize me at the window. And you know that we failed to receive invitations to Mrs. B——'s last week. It is easy enough to comprehend all this. We are judged by our style of living."

"This moving into a larger house, Flora, will

involve the heavy expense of refurnishing, remember."

"O no; not by any means," quickly replied Mrs. Pinkerton. "The furniture is good enough. It is the smallness of our rooms that destroys the beauty of everything."

"The same carpets will not answer for larger parlors."

"The carpets are just as good as new, and handsome enough for any one. The addition of a few yards is all that will be needed." Thus, promptly was this objection met; and so were all others urged by Mr. Pinkerton.

Three or four months elapsed before a house just to their mind presented itself; then they removed into Charles street. The new rent was six hundred dollars a year. "About the cost of removal?" we hear asked—"What of the carpets? Was the addition of a few yards all they needed to make them suitable for the new drawing-rooms?" Not by any means. The new drawing-rooms were at least three yards longer than the old ones, and over a yard wider. To manage the width was altogether a simple matter. But, the other defect was only to be met by piecing the handsome carpets across the breadths

in both rooms. This could not be done without sewing the seam; and the expedient was scarcely more than thought of than abandoned. So new carpets had to be purchased for the new parlors.

It very soon became apparent to Mr. and Mrs. Pinkerton, that their removal into a larger house was not to be effected at a trifling cost. The increased dimensions of everything rendered articles, almost innumerable, either entirely useless, or requiring more or less expense to give them a just adaptation to the new positions in which they were required to do service. As for the drawing-room furniture—late in so crowded a condition—all now looked meagre. Sofas, chairs, tables, etc., were at “magnificent distances” from each other. Harmony and just relation were only obtained by an outlay of several hundred dollars for additional articles. The whole removal cost very little short of twelve hundred dollars. The various particulars we need not give. Any reader who has seen a little of fashionable life, and who knows anything of the emulation that exists among fashionable people in regard to furniture, can readily imagine the case with which the sum mentioned could be expended.

"But what of the Loftons all this time?" is asked. Plodding on in the old way. "Still in the little house, the street door of which opens into the parlor?" Still there, kind reader, and as cheerful and happy as when you looked in upon them some eighteen months ago. "Lofton is in business with Mr. Ackland?" O yes; and an active, energetic, intelligent business man he has made. The new firm is getting along bravely. Not in the dashing style that marked the brief business career of Pinkerton & Ackland, but with a safe and surely progressive movement.

In the beginning it was arranged between the two partners that each should draw out, annually, for the two first years, fifteen hundred dollars per annum. Of this sum, Lofton had saved over a thousand dollars, which, added to former deposits in the Savings Fund, gave him the handsome sum of nearly thirteen hundred dollars.

On the evening of the very day on which Pinkerton commenced moving into his new house, Mr. Ackland, who frequently went home with Lofton after business was over, and joined the family at tea, noticed, in passing, that his old partner was leaving the very desirable residence

n which he had been living, and that a bill was up, giving notice that the house was to rent. He said nothing, but the incident set him to thinking; and the result of his thoughts will be seen. Mr. Ackland was a single man; and the present prospect of his remaining single was quite flattering. The genial home sphere at Lofton's had always been very pleasant to him, as was evinced by the many social evenings that were spent with these new friends, to whom he grew more and more attached the better he knew them.

On this occasion, as they sat around the tea-table, Ackland said, after a pause in the cheerful conversation :

"I noticed, as we came along, that Pinkerton was moving."

"Yes," replied Mrs. Lofton, "he is going into one of those large, new houses in Charles street."

"What do you think of my taking the pleasant house he is leaving?" said Ackland,

"You!" exclaimed Mr. and Mrs. Lofton at once, in no feigned surprise.

"Yes, me," was the quiet, smiling answer.

"You are about to get married?"

"O no! No hope of that yet," was the still smiling response.

"What then? you are certainly not going to keep bachelor's hall?"

"O dear no! But let me tell you what I have been thinking about for the last half-hour; I'm in earnest. How much money have you, Lofton?"

"Nearly thirteen hundred dollars."

"So I thought. Well, it's about time you moved from here. I've been thinking of this for some months past. Our position in trade requires that you, as one of the partners, should assume a rather more imposing style of housekeeping. This looks as if we were not doing a profitable business; and I don't care to have such an impression abroad. Now, I've got a proposition to make. If you'll spend your thirteen hundred dollars in furnishing the house that Pinkerton is leaving, and which I suppose, is not good enough for him, I'll pay the rent of it for a room and my boarding. Now, what do you say to that? Remember that our profits are good, and increasing, and that you can draw two thousand a year, if needed, with the utmost propriety. The only question then need be, as to whether you can give me a corner in your pleasant home."

For a time neither Lofton nor his excellent wife knew what to say. For such a proposition

they were in no way prepared. But, thought soon ran clear, and then the whole subject was fully discussed. To Mr. Ackland they were already strongly attached; and that part of the proposition which looked to his becoming an inmate of their family, was altogether agreeable.— Ere the evening closed, the new arrangement, so suddenly conceived and proposed, was decided upon.

On the next day, Mr. Ackland secured the house, and as soon as Pinkerton had completed his removal, the re-furnishing commenced. In a few weeks both families had fairly settled down in their new homes. Both had taken a step higher in the social world, and both looked to increased enjoyment in consequence. But still, under what different auspices, and with what a different promise for the future! In one case the foundations were carefully laid, and the superstructure above them reared with a strict regard to the amount of pressure that was to be sustained; in the other case, an elegant, imposing edifice so captivated the eye and the thoughts, that little attention was paid to the quality and due arrangement of the stones beneath, upon which the whole pressure must come. And there

was a time not very far distant, when each superstructure would be severely tested.

Another important difference between the two families may be noted. The additional comforts and elegancies of the one were procured without the serious drawback of debt. "Spare to spend," had been the Lofton's motto, and the present result showed how wise they had been in a strict adherence thereto. Every article that gave grace and beauty to their new home was paid for; and no desire for elegance beyond their ability to secure, dimmed the light of their pleasant home. In the case of the Pinkertons, the change had burdened the future with new obligations; for to meet all the heavy cost to which their removal had subjected them, they had no reserved fund, and so large a cash draft from the business was not to be thought of for a moment. Mingling, therefore, with every feeling of gratified pride, was a dim consciousness of trouble in the future; a shadowy skeleton intruding itself at the feast they had hoped to enjoy with the keenest appetite.

CHAPTER XXIII

THE "house warming" of the Pinkertons, which took place after their removal into Charles street, was honored by the attendance of quite a number of the elite who had sent in "regrets" to their previous entertainments. Their upward movement was too marked to escape observation—and as Mrs. Pinkerton belonged to a "good family," nothing was compromised. Even Mr. Allen, the father-in-law of our young merchant, who had so long maintained towards him a distance of manner approaching almost to hauteur began to unbend himself—or, speaking more correctly, to bend himself down to Pinkerton with quite an agreeable familiarity.

The truth was, Mr. Allen's affairs were becom-

ing rather embarrassed, notwithstanding his ownership of a piece of property, "daily becoming more valuable," and on which Pinkerton had looked, in the beginning, with a commercial eye. Under these circumstances, a son-in-law reputed rich, was not altogether an inconvenient appendage to the family. Up to this time, Mr. Allen's visits to the house of his daughter had been formal, and, at times, remotely distant from each other; and they usually occurred when Mark was at his store. Now, he called more frequently, and always in the evening, or on Sundays, when the husband of his daughter was at home. His manner towards Pinkerton grew daily more free and familiar; and a very good understanding was soon established between them. To both parties this was a more agreeable state of things. Pinkerton was flattered; and Mr. Allen felt that much personal advantage would accrue to himself. He was a shrewd, unscrupulous, worldly man, yet with not sufficient of self-denial or business tact to manage his own affairs with becoming prudence. When we speak of him as a shrewd man, we mean a shrewd observer, with something of cunning in turning this quality to his own advantage. His profession enabled him

to profit largely by his mental and moral peculiarities; but his lack of "management" in his personal affairs caused him to make a serious lee-way, and threatened sooner or later to drive him among the breakers. Several recent occurrences had opened his eyes somewhat widely to his real condition, and this had no small influence in changing wholly his manner towards his son-in-law.

About six months after Pinkerton's removal into Charles street, in a conversation held with a real estate broker, reference from some cause, was made to a certain "valuable peice of property" owned by Mr. Allen.

"It will be worth sixty thousand dollars in ten years," said Pinkerton.

The broker smiled with a meaning smile.

"Don't you think so?" asked the young man.

"Property is rising in that direction very fast," said the broker; "but sixty thousand dollars is a large sum for an acre of ground."

"An acre! He owns ten acres."

The broker shook his head.

"He certainly does," persisted Pinkerton. "I ought to know."

"I won't dispute that fact, my young friend

still your knowledge happens to be defective Mr. Allen owns but a single acre of the ground referred to."

"He *did* own ten acres."

"Ah! that is all so. He *did* own the whole lot, but has been selling off portions thereof, from time to time, during the last three or four years, and now retains but a single acre."

"You are certain of this?" said Pinkerton, in a voice that betrayed the unpleasant feelings produced by the intelligence.

"Altogether certain: it is my business to be posted up in these matters."

"Even an acre may become very valuable for building lots. The city is rapidly growing in that direction."

"All very true. But it will be many years before an acre of ground there will make any man's fortune. Such an event will not occur in your life-time nor mine."

"Perhaps not. Well, no matter. So far as I am concerned, it is a question of but small interest."

And yet, in spite of his effort to seem indifferent, the tone in which this was said betrayed

the disappointed feeling occasioned by such unexpected intelligence.

About the time that this conversation took place, a gentleman entered the office of Mr. Allen. The lawyer was sitting at his desk, writing.—Lifting his eyes, he met the face of a stranger, in whose countenance was an expression that produced an instant sense of uneasiness.

“Mr. Thornhill,” said the gentleman, with cold formality.

The countenance of Mr. Allen flushed instantly; but he arose and received his visitor with a show of cordiality; using such expressions as—“I’m happy to see you, sir—very happy—owe you a thousand apologies for not answering your last letters promptly. Glad you have come, however—all can be fully explained and arranged to mutual satisfaction.”

“Happy to hear you say so, Mr. Allen,” replied Mr. Thornhill, but in a way which showed very plainly that he looked upon the lawyer’s affirmations as only words. “I have come on from New Orleans to get this business definitely settled.”

“I am not so sure that all can be closed up,” said Mr. Allen. “There are several claims yet

unsettled. I have been pressing the suits vigorously, of late; and one reason why your last letters were not answered, was the daily expectation I had of getting decisions in our favor. Yesterday, the court ruled out several important items of testimony, and the defendants got the cases continued over to another term."

Mr. Allen did not add, that this defective testimony was a matter of understanding between him and the defendants' counsel, in order to secure the postponement just mentioned. Oh no—that was one of his professional secrets.

"All very well so far as it goes," was the firm answer of Mr. Thornhill to this. "But, over six thousand dollars have been paid into your hands, on account of Mr. Wilding's estate, during the last two years, and not one dollar of the money has his dependent, almost destitute widow and children been able to get out of your hands."

"It's all safely invested for their benefit All—"

"Precious little benefit have they derived from it!" said Mr. Thornhill, interrupting the lawyer. His manner was impatient, and his tones slightly sarcastic. "When I wrote to you to send on the

amount of funds in hand to the credit of the estate, why did you not do so promptly?"

The manner of the Southerner was so imperative, and his look so fearless and indignant, that Mr. Allen cowered before him in spite of his professional coolness. This, however, was only a few moments. He soon regained his self-possession, and replied, with some dignity—

"If you have come on business, Mr. Thornhill, I am ready to meet you for its transaction; but if to insult me, I must beg the favor of your withdrawal."

For some moments the two men gazed fixedly at each other.

"Pardon my warmth of speech," said Mr. Thornhill, at length, in a more temperate manner;—"I have given way somewhat to hasty feelings, for which I owe an apology. It is for the transaction of business that I have come."

"Very well, sir. I am ready to give you every information you may desire in regard to Mr. Wliding's estate. I presume you have a power of attorney, in due form, from the heirs?"

"I have."

"As just said, my efforts to bring certain suits

to a close have been foiled, and the cases continued until the next term of Court."

"That I understand—and, of course, we shall have to await the issue. But over six thousand dollars due to the estate have been collected."

"Yes, sir."

"This has been invested, you say?"

"It has."

"In what?"

"In bank stock."

"Ah! Well, that simplifies the matter. We will have this stock sold immediately."

"Mr. Allen moved uneasily in his chair, and said something about the doubtful expediency of throwing the stock into market.

"All a straight-forward business," promptly responded Mr. Thornhill. "The stock is of course, good."

"I believed it good when I made the purchase," said Mr. Allen, with some slight embarrassment in his manner. "It was, in fact, above par. I paid a premium of ten per cent. on each share.—Most unexpectedly, it has since declined below par."

"Humph! On what bank?"

The name was given. On hearing it, the

Southerner shrugged his shoulders; knit his heavy brows, and with his eyes cast upon the floor, sat musing for some time. Looking up, at length, he said, in a firm manner:

"You were particularly instructed, Mr. Allen to transmit the proceeds of this estate as fast as realized; but instead of doing so, you have used it, as I am inclined to believe, in stock speculations. Very well, this being so, the loss, if any occurs, must rest with yourself. I am here for a settlement, and must have it. You can sell the stock or raise the sum required to be paid over, in any way that best suits your convenience."

"Mr. Thornhill," replied the lawyer, in irrepressible indignation, "if you expect to transact business with me, you must assume another tone and style of language altogether. I am not the man to be driven into any course of action. So, if you expect to get a settlement on account of Mrs. Wilding, you must meet me in a different state of mind, and with altogether a different address. Until you are prepared to do so, anything further between us will retard, not hasten the business for which you have visited our city."

Mr. Thornhill at this, walked the floor hastily

for some time with a scowling brow. He was perfectly satisfied, in his own mind, that no investment as an investment had been made of the widow's money. That the lawyer had used it for his own purposes, and unless some decisive measures were adopted, it was more than doubtful whether any prompt settlement could be obtained. As for the depreciated stock, he was inclined to believe that statement on second thought a subterfuge. Pausing, at length, and fixing his keen black eyes upon Mr. Allen, he said, with a forced calmness, that was the more impressive because forced—

“ I feel strongly in this matter, Mr. Allen, because I have seen something of the distress your neglect to pay over to Mrs. Wilding the amount due her, has occasioned. No special business of my own has led me thus far North. Indignation at your conduct in the matter, and sympathy for helpless widow, have conspired to bring me here. We Southern men have hot blood, and when our feelings are once aroused, we go to the end of our purposes with a directness that spurns all obstacles. I know little of professional quirks, and understand not the merit of your legal delays. I only know that you have about

six thousand dollars of Mrs. Wilding's money in your hands, which I am authorized to receive; and I warn you now, that if it is not paid over within forty-eight hours from this time, I will post you on the street-corners. As for consequences, I am not the man to estimate them. So please to consider me in earnest. Day after to-morrow, I will call upon you for a settlement. In the mean time, if you desire another interview, you will find me at Barnum's. So good day to you."

And, formally bowing, the Hotspur from the South retired, leaving Mr. Allen in a state of profound indignation.

CHAPTER XXIV.

PROFOUND, however, as was the indignation of Mr. Allen, another, and to him, less agreeable sensation, soon pervaded his mind. The threat of Mr. Thornhill he felt to be no idle bravado. There was that about the man which showed him to be in earnest. He would hardly have made the journey from New Orleans to Baltimore for the settlement of this especial business, if he had not felt strongly on the subject. It was all true, that Mr. Allen had treated Mrs. Wilding most unjustly, retaining thousands of dollars in his hands, and using the money for his own purposes, while she, in extreme destitution, in a far-off city, vainly appealed to him for a settlement of her husband's estate. As for his story about

depreciated stocks, that was all a subterfuge. The money had been used for his own purposes almost as soon as it came into his hands, as had been thousands of dollars besides, belonging to other interests and estates, and which the mystified claimants sought fruitlessly to obtain.

Some hints to this effect having reached Mr. Thornhill, he had determined upon the course adopted with Mr. Allen as the one most likely to bring him at once to terms. And he was not in error. The lawyer's shrewdness and cunning were for once at fault. He was not so certain of being able to parry blows from such new and formidable weapons, and had well-grounded fears, that if he gave the Southerner battle, he would most likely receive some cruel thrusts in vulnerable places. But how was his demand to be met? How was he to raise immediately the large sum of six thousand dollars? It was but too true, that only a single acre of his prospectively valuable property, away on the confines of the city remained in his possession, and that would scarcely sell for as many hundreds as he needed thousands. He owned the house he lived in, but it was already mortgaged for nearly all it was worth. There were in his hands a few thousand

dollars of trust-money, but under certain restrictions that made it unavailing for his own purposes.

What then was to be done? How was the sum due the estate of Mrs. Wilding to be raised? In this dilemma, Mr. Allen thought of his son-in-law; and a gleam of light flashed through his mind. Pinkerton & Lee were doing a heavy and profitable business. Their credit was undoubted. The lawyer mused for some time; then taking up his pen, he dashed off a note to Mr. Thornhill, asking whether his own obligation, payable in six months, and endorsed by Pinkerton & Lee, would be accepted for the amount due Mrs. Wilding, adding something about the "ruinous sacrifice" at which the stock would have to be sold, if thrown into market now. A prompt affirmative was returned.

A sigh escaped the lips of Mr. Allen as he read Mr. Thornhill's answer. It would be rather humiliating to his pride to ask of his son-in-law this endorsement—his son-in-law, whom he had once treated with such smarting insolence; and towards whom he had never acted with even common civility, until money gave him a position that extorted respect. But he had virtually

offered the endorsement, and there was no retreat now.

"*My Dear Mark,*" this was the tenor of a note which found its way into the hands of Mr. Pinkerton, while he yet mused, with no very pleasant feelings, over the information he had received from the real-estate broker touching his father-in-law's valuable piece of property—"My dear Mark, if you can call around at my office within an hour, do so, if you please. I wish to see you for something very particular."

Such a note from Mr. Allen, at any time previous to this, would have been a pleasant incident to Mr. Pinkerton. He would have felt it as a kind of triumph over the pride and prejudice of his father-in-law. But the effect produced was altogether different now. The missive came with a dim shadow of approaching trouble.

"I wonder what he wants so particular with me, all at once." This was the spirit in which the note was received.

"Ah, Mr. Pinkerton! Glad to see you. Thank you for responding to my request so promptly," said Mr. Allen, as Mark entered his office.

Never before had the proud, aristocratic man bent himself down to the husband of his daugh

er, after the peculiar fashion in which it was now done. Never had he been so cordial in his speech—so familiar in his manner.

“Can I do anything for you?” was the smiling, yet partially embarrassed response of the young man, who, in the slight confusion of his thoughts, used the very form of speech he would rather have avoided.

“Well, I think you can, my boy,” said Mr. Allen, with increasing familiarity of tone and manner. “I find myself very unexpectedly called upon to pay over a balance of six thousand dollars due an estate in New Orleans. Unfortunately the money was invested for the benefit of the estate, so soon as received, in certain bank stocks that have suffered a temporary depreciation. These cannot now be sold, except at a serious loss, which the heirs of the estate refuse to allow. I cannot afford to meet the loss. In a few months the stock will be up to par again when it can be sold. Now, the credit of your house is so good, that the agent of the heirs is perfectly willing to take my notes at six months, with the endorsement of Pinkerton and Lee, and close the matter, without the serious loss which I shall otherwise be compelled to sus-

tain. What say you? Can such a thing be done?"

"I presume so," was the rather cold reply of Mr. Pinkerton.

"Ah! you relieve my mind very much," quickly spoke out Mr. Allen. "I made the request with great reluctance; and shall not soon forget your kind and prompt response."

"It will always give me pleasure to serve you to any extent in my power," said Pinkerton, forcing himself into the expression of a cheerfulness and cordiality which he did not feel.

When the two men separated, it was with very different feelings. The one was elated by the prospect of an easy exit from a very serious difficulty: while the other saw a precipitous mountain suddenly stretching across his path, to attempt to scale which would be fraught with imminent danger.

"How shall I act in the matter?" This was now the question most earnestly debated by Pinkerton. The endorsement had been promised, and must be given. But was it to be given with or without the cognizance of Mr. Lee? The lesson received by Pinkerton, when in co-partnership with Ackland, had never been forgotten.

Most careful had he been, in no instance, to use the name of the present firm for his own purposes. Now he was in a sudden and altogether unexpected strait. Had any one but Mr. Allen made the request, it would have been promptly rejected. In this case the promise to endorse paper to the amount of six thousand dollars had been made as just said, and must be kept.

All through the day, Pinkerton pondered the matter—through half the night he lay awake, vainly seeking to arrive at some conclusion in which his mind could rest satisfied. The longer he dwelt on the subject, the more reluctant was he to ask of Mr. Lee the privilege of making the endorsements. The possibility of a refusal on the part of Mr. Lee—which would place him in a still worse dilemma, was the consideration that at last enabled his mind to reach a decision. He determined to make the endorsements without referring the matter to his partner—and he did so. As he wrote the name of the firm on the backs of three notes, each for the sum of two thousand dollars, there was a shadow on his feelings, and a gloomy foreboding of coming evil in his mind.

And, in truth, Mark Pinkerton had committed

another great mistake. The temptation was strong—but the error involved none the less danger.

Mr. Thornkill gained his object; and Mr. Allen escaped an exposure which the indignant Southerner would certainly have made.

From that time, new dangers beset the way of Pinkerton, new toils were gathering for his unwary feet. The shrewd, unscrupulous man who had *stooped* to him, was not the one to have so pliant an instrument within his grasp, and not use it for his own purposes. He had struggled hard with pride, ere gaining his own consent to ask the first favor. That barrier broken down, all further scruples were at an end.

CHAPTER XXV

It was late on a pleasant afternoon in summer-time, a few months after the Loftons had removed to their new and better home. Lucy Arden had called in to spend an hour or two, her frequent custom. Her attachment to Mrs. Lofton daily grew stronger. More and more, as the real character of the latter developed in her new position its purity, strength, sweetness, and native dignity became apparent, and she was quietly gathering around her an appreciating few from the best social circles in the city; and these were drawing her forth as opportunities occurred, from her happy seclusion, so that she might be seen and known and justly valued.

The sentiment felt for Mrs. Lofton by Lucy Arden, was that of the purest affection; a day spent with her always shone brightest in the calendar.

It was late in the afternoon as we have said, and Mrs. Lofton and Miss Arden sat engaged in such earnest conversation that the rapid flight of time was unnoticed.

"Bless me!" suddenly exclaimed Lucy. "Who is that?"

The rattle of a latch-key was heard in the door and a moment after the voices and footsteps of Mr. Lofton and his partner were heard in the passage.

"I never dreamed it was so late!" said Lucy, a gentle flush giving a new beauty to her countenance. "I must be away in a twinkling."

"No—no," interrupted Mrs. Lofton, laying her hand upon the arm of Lucy. "You can't go now. Stay and take tea with us."

"O, dear, no! Not this evening. I must run away home. Ma is wondering now what is keeping me so late."

Lucy was rising with these words on her lips, when Mr. Lofton and Mr. Ackland entered the sitting-room.

"Miss Arden!" exclaimed the former, coming forward quickly and grasping her hand. "This is really an unexpected pleasure."

Mr. Ackland met the young lady with less freedom of speech and manner, but evidently with no less of real gratification. Lucy's face showed a still warmer hue as she took his offered hand, and her eyes fell softly to the floor beneath the gaze he fixed upon her

"I was saying to Ellen only yesterday," remarked Mr. Lofton, "that I was fearful you were offended with me."

"Offended with you, Mr. Lofton! How could you think so?" returned the young lady.

"Do you imagine that I have forgotten the pleasant time we used to have around the tea table? No—no, Miss Arden. There's something the matter. But, are you not offended with me? Come, tell me. An 'honest confession'—you know the rest."

"Why, how strangely you talk, Mr. Lofton. Offended with you! What cause of offence have you given?"

"Just what I would like to know," said Lofton pleasantly. "But, come, be seated again."

"Thank you; I was just going as you came in."

"Indeed, and you are not going at all until after tea."

"O, but I must go," returned Lucy quickly.

"They will expect me at home."

"They know where you are."

"Yes"

"All right, then. They know you are in good hands, and will not be in the least uneasy at your absence. So you must stay. We—or at least I—have been so long deprived of your good company, that I must claim the pleasure of it for at least one evening."

To this, Mrs. Lofton and Mr. Ackland added their persuasions, and Lucy, unable to escape, consented to remain. In her heart, she was more pleased at being so detained, than she would have been, if suffered to depart.

It was a little remarkable that neither Lucy Arden nor Mr. Ackland were so much at their ease as usual. Both seemed under slight restraint; and yet both, it was evident, were pleased to be near each other. Oftener than he was, perhaps, himself aware, the eyes of Mr. Ackland sought the maiden's lovely countenance; and each

time they rested thereon, every lineament of beauty seemed heightened.

For the first time, both Mr. and Mrs. Lofton became aware of the state of feeling existing between Lucy and Mr. Ackland; and they now understood many things which had before seemed to them a little strange. How were they affected by the discovery? We answer, pleasantly. None knew better than they the high moral character of the one, or the loveliness, purity, and womanly virtue of the other. None knew so well how admirably they were suited for a happy union. Never, in the least particular, had Mr. or Mrs. Lofton sought to turn the thoughts of one upon the other. That was a responsibility they could not venture to take. But now, that a mutual interest became all at once apparent to their eyes, the feeling of pleasure it awakened was intense.

Ackland, whose thoughts had for months been gradually going forth towards Lucy Arden, had never, before this occasion, been able to see deep enough into the young lady's heart to find even a dim reflection of his own image. The discovery now made, that it was really there, was as the breaking upon his life of a new morning. From that time he became a regular visitor at the house

of Mr. Arden, and by no means an unwelcome one to any. Mr. Arden, the moment he saw that between the young man and his daughter existed a mutual interest, called upon Mr. Lofton, stated to him the fact, and asked, in strict confidence, his honest opinion of his partner's character, and his views of his fitness to make one like Lucy a wise and good husband. The answer was prompt, and all that he could desire.

In this case, at least, the poet to the contrary notwithstanding, the current of "true love did run smooth." There was not a ripple in its flow that did not reflect the joyous sunlight—nor a widening of its surface beneath the shadow of overhanging trees, where hearts might not repose and dream of a happy future. We will not trace its peaceful current. Enough for the reader that the good time came when heart leaped to heart with a passionate thrill, as the soft hand of the bride was laid in that of the bridegroom, and the voice of the minister floated on the air above the hushed assembly, in the impressive injunction—"What God hath joined together, let not man put asunder."

CHAPTER XXVI.

PASS we now over a period of six years with but brief mention of intervening occurrences. The reader will not be much surprised to hear that on the maturity of the notes given to Mr. Thornhill, the father-in-law of Pinkerton was unable to lift them, and that, in order to save the credit of the firm, and prevent the fact of his endorsement from becoming known to his partner, the latter had to raise the means of payment. This he did not find a very difficult matter, as he was now Director in one new Bank, and in two Savings Fund Associations, besides having an acquaintance with three or four shrewd money spe-

culators, who were quietly involving him in their toils, with a view to using him extensively in the time to come. He had, therefore, only to take Mr. Allen's notes for the sum needed, place on them his own endorsement, and get a friend, who would ask as much from him, to add his name also, in order to procure all that was needed. He had a "friend at court," in more than one bank, or moneyed institution, who was always ready to get through any paper that he chose to offer, up to a certain amount; a favor that he was careful, when opportunity offered, to reciprocate.

In these money speculations of his son-in-law, Mr. Allen was quick to perceive the means of serving, materially, his own ends.

The rage for banks and paper money had not yet reached its height; but a few, who saw how readily this kind of machinery could be made to serve individual interest, were securing as extensive connexions as possible with organizations based mainly upon credit and confidence.— Among those who early saw the advantages of these connexions, was Mr. Allen; and he did not see it clearly until, from being unable to take up his notes to Mr. Thornhill, he became aware

of some of the facilities for raising money out of his business, possessed by his son-in-law. From that moment, he did not rest until he procured, through adroit management, his election to the office of President of — Savings Fund, an institution professing to have in view only the advantage of mechanics and working-men, yet in the hands of a set of individuals who were utterly unscrupulous as to the means they employed to secure their own ends.

So much had Mr. Allen gained through Pinkerton. But, from that time, he was to become the leader and teacher. He certainly had a more suggestive and expansive mind than the latter—was bolder and less scrupulous—understood human nature better—saw the modes by which relations with moneyed men could be extended, large facilities obtained, and immense profits secured. Pinkerton was to become a tool in his hands, and no very long time passed before he was inextricably involved in transactions—mostly with stocks—to a very large amount.

In the mean time, the house of Pinkerton & Lee continued to do a large and increasing business, and to make heavy profits. The mental activity of Pinkerton increased with the increas-

ng demands upon his thought. His mind was always on the alert, and quick in the dispatch of everything that presented itself for consideration. Upon nearly all with whom he was brought into association, he made an impression favorable to his business capacity; and this not only because he could talk shrewdly on business themes, but because he was always confident, always sanguine, and business men, just at that time, had faith in those who had faith in themselves.

It is in no way surprising, that the general impression in regard to Pinkerton, should be adopted by his partner, notwithstanding many things in the business, and in the private movements and operations of the former, did not accord with the unbiased views of Mr. Lee. But, it was only necessary for him to question or object, to be completely flooded with reasons in favor of what Mr. Pinkerton was doing or wished to do. And so he was carried along in the progressive movement, conscious most of the time that he gave to it but a small impetus.

A year sufficed to make it clearly apparent, both to Mr. and Mrs. Pinkerton that their new residence on Charles street was by no means to be regarded as a model of imposing elegance.

Daily it grew meaner in their eyes, until until Mrs. Pinkerton almost blushed when certain of her fashionable acquaintances called to see her. If his ideas of a residence had not wonderfully expanded during this time, Pinkerton would now have felt himself abundantly able to build. But these ideas were very much enlarged. Five or six thousand dollars, at the time of his removal into Charles street, would have built him a house in every way equal to his desires; but twice the sum now would scarcely have proved sufficient. So large an amount he could not command, and so the building of a house had still to be deferred. Mrs. Pinkerton proposed another removal—but, to this her husband objected. The matter was compromised by re-furnishing in a most expensive manner. The cost of this, Mr. Pinkerton defrayed outside of the business, as he had now various stock speculations on hand, and was using his individual credit pretty freely, and in rather a dangerous way. So far fortune had been in his favor. His operations were usually profitable—a fact set down in his mind to his own shrewdness; and this made him bolder and more confident.

And so things went on, expanding year after

year, the under-current of expense steadily increasing in velocity, until Mr. Pinkerton's ambition, stimulated by that of his wife, would be satisfied with nothing less than a residence of his own. He was tired of living in houses paid for by other people's money. Whatever was around him, he wished to call his own.

During these five or six years of rapid progress, quite a change in the fortunes of Mr. Allen had occurred. That gentleman had discovered a royal road to opulence, and he was moving along with rapidly advancing feet. As the President of the — Savings' Fund, he had been brought into connexion with a class of men who found in him the very qualities that could be used to mutual advantage. The cue they gave him he was ready to take. For a time he worked for them, and served them primarily; but they had dealt cards to a skilful player, and one who would never rest until he had the advantage in the game. Primarily, in the end, he worked for himself. The advantage once on his side, he was careful to retain it afterwards.

The stock and money operations of Pinkerton, outside of his business, and in connexion with

Mr. Allen, had increased to an enormous extent, far beyond what Mr. Lee imagined, even remotely.

In these operations, the endorsement of the firm was used freely and without the knowledge or consent of Pinkerton's partner, who had no the least suspicion of the extent to which he was implicated.

Mr. Allen, as we have said, had discovered a royal road to opulence. He was no longer dependent on professional fees, nor under the necessity of appropriating the proceeds of estates that came into his hands for his own private purposes. A series of fortunate speculations had elevated him far above this embarrassing position, and he could now look the world in the face with as confident an air as any. He did not hesitate to call himself worth sixty or seventy thousand dollars, nor to indulge the pleasing anticipation of one day being the possessor of half a million of money. This being the case, it was the most natural thing in the world for Mr. Allen to get the building fever from his son-in-law and daughter. He must also have an elegant residence of his own. The thought scarcely grew active, before the purpose was confirmed. What followed came naturally. Mr. Allen and his

son-in-law would build side by side, in uniform style, and at equal cost. Their houses were to be somewhat imposing in appearance—ostentatious pride demanded this. The outside estimate of each was twenty thousand dollars—this exclusive of the furnishing. In regard to the latter, the ideas of both parties were yet vague; but, in the mind of Mrs. Pinkerton, certain fancies were in play, that had a very decided French coloring.

CHAPTER XXVII.

Lots were bought for the two dwellings, plans and estimates obtained, and the work of erection commenced.

Mr. Allen and Mr. Pinkerton were both present when the first stroke of the pickaxe was made in the earth that was to give place for the foundations of their elegant houses. Neither of them, however, experienced the high degree of satisfaction they had anticipated—for, within a week, certain cards they had played with a confidence made bold by repeated good fortune, turned up unfavorably. Even small successes, give to the mind a degree of confidence; opposite is the effect of reverses, however lightly they may affect a man's prosperity. The losses sustained

by Mr. Allen and his son-in-law were not of a serious nature—not sufficient in themselves to damp the ardor of their building excitement.— But, they caused their minds to be infested with doubts and questionings—produced a sense of insecurity—a consciousness that the ground upon which they had been standing with such an assurance of stability, was not so firm as they had fondly imagined it to be.

Pinkerton had returned to his store, and was absorbed in business, when a note came from Mr. Allen, asking him to step round to his office immediately, as he had something of importance to communicate. The request was at once obeyed.

“Bad news,” said Mr. Allen, the moment his son-in-law entered.

“What?” eagerly enquired the young man.

“I have a letter from Mr. Eldridge.”

“He has arrived out then?”

“Yes, and his report is discouraging enough.”

“Are they not working the mine?”

“No. The man we sent out to put up and run the engine, went no further than Vera Cruz. He had a good offer there, and broke his engagement with the company. After many delays the engine was taken to the mines at an expense

equal to the original cost. The only machinist who could be found willing to go there, was a drunken fellow, who, after reaching the ground, proved utterly incompetent for the work he had engaged to do. He was over a month in getting the engine in its place and in motion.— Then, to put the cap-sheaf to these drawbacks and disasters, it was found that the pump would not discharge per minute, over half the quantity of water that was flowing into the mine from the large vein which had so unfortunately been opened by the miners in sinking a shaft.”

“Most disastrous!” exclaimed Pinkerton.

“A result for which I was altogether unprepared,” said Mr. Allen. “Just to think, that one of the richest silver mines in Mexico should be rendered useless by this failure. Not the least doubt had I, that the miners were already among the rich deposits, and that liberal shipments of the precious ore were on their way to this country. Yesterday I refused sixty dollars a share for two hundred shares. When this intelligence is known, they will not bring five dollars.”

“Has Eldridge written to any one else?” enquired Pinkerton, with a meaning in his tones that was well understood.

"Of that I am in ignorance. As the secretary of the company, all official correspondence comes through me, but he has several friends here interested in the stock, and without doubt has promptly communicated with them."

While he was yet speaking, a gentleman came in somewhat hurriedly. Mr. Allen knew him to be one of the individuals to whom he had just made reference.

"Have you anything from the agent of the Ixcotel mines?" he enquired, affecting a carelessness of tone which did not deceive his auditors.

"Nothing," was the cool reply of Mr. Allen.

"How is the stock selling now?"

"I hold mine at sixty-one," said Mr. Allen.

"Will you buy at sixty?"

"Yes. How many shares have you?"

"Forty."

"Very well; I'll take them. Have the transfer made in the course of the day. To-morrow I will hand you a check for the amount."

"Would it not be convenient to-day?" asked the man. "I have some large payments to make."

"Not exactly convenient," replied Mr. Allen. "I have already checked out my balance. But

several notes will be paid in to my credit during the day."

A memorandum of the transaction was made, and the man departed.

"I don't understand that," said Pinkerton, looking at his father-in-law with a troubled aspect.

"It is clear that he has received news from Eldridge."

"No doubt of it in the world," replied Pinkerton.

"It is also now clear that until to-morrow he will keep his own secret."

"I see—I see. We are safe until then, so far as he is concerned." Pinkerton spoke with animation.

"We must not be the owners of a share of the stock at the going down of the sun to-day," said Mr. Allen, resolutely.

"Not a share!" responded the young man.

"Whatever is done, Mark, must be done quickly. Not a moment is to be lost. And yet, the utmost circumspection must be used. I had better manage the whole business; for I am cooler than you. Here, execute this power of attorney, authorizing me to sell your 'Ixcotel Silver Mine'."

Stock :’ and then go back to your store. We must not be seen together again to-day, or we may be charged with collusion in the matter. When the truth is known, there will be a buzzing in the hive; but we must be secure from the stings. As for our friend who has just left us, we can afford to pay for his stock in the morning if we sell our four hundred shares to-day. And then, the fact that I bought on that date, will be a good offset to the fact of selling on this, and will be regarded as conclusive evidence that I was not in possession of any disastrous intelligence.”

“I see—you can teach me in these matters,” said Pinkerton. “So I will leave all in your hands.”

The two men now parted. At five o’clock they met again.

“What news?” asked Pinkerton, earnestly.

“All right,” was the cheerful response. “Every share sold.”

“Good!” Pinkerton clapped his hand together joyfully.

“And what is better,” added Mr. Allen, “I have also sold the forty shares which I am to pay for to-morrow, and have the note therefor in my pocket.”

"All safe! How my mind is relieved! But the danger was most imminent. These transactions are attended with fearful risks sometimes."

"So they are, Mark, and also with liberal gains. Just look at the advantage in the present case. We bought at twenty dollars a share, and have sold at sixty—a clear gain of sixteen thousand dollars. I should like to see one of your mercantile operations pay like that."

Pinkerton shrugged his shoulders and looked well-pleased at the "exhibit" of his father-in-law.

On the next morning one of the papers contained this paragraph:

"We learn, from reliable authority, that the steam-pump sent out to the silver-mine in Mexico by the Ixcotel company has failed to answer the proposed end."

Down went the stock from sixty to ten dollars a share, the depression ruining two or three individuals who had risked all they were worth in the stock. Of the shares sold by Mr. Allen, one hundred were purchased by a gentleman as an investment for a widow under the assurance that it would pay at least ten per cent, and in all probability, twenty. It was her all!

To screen himself from suspicion Mr. Allen

pretended still to be the holder of a large number of shares, and of course one of the losers. And he did not escape entirely free of loss. One of the purchasers of the very stock he threw into market, who was ruined by the transaction, owed him five thousand dollars, of which he never received a copper. The final result, therefore, was not so pleasant as he had anticipated.

As for the Ixcotel mine, it has remained flooded until this day ; and will probably so remain for as long a time to come.

CHAPTER XXVIII.

THE incident of the Ixcotel Mining Company will give the reader some idea as to the kind of operations in which Mr. Allen was engaged; and how he was a party in transactions that truly honest men would not hesitate to stigmatize as swindling. It will also be seen that both he and his son-in-law, with all their unscrupulous shrewdness—with all their reputation for wealth and stability—were treading on very dangerous ground. In their own minds they had greatly over-estimated their real wealth; and in determining to erect for themselves costly dwellings, had committed a serious error.

Pinkerton, however, felt very safe in the matter. So fortunate had been his stock and other

speculations carried on in connexion with Mr. Allen, that he felt himself perfectly able to spend twenty thousand dollars on his house, and not draw anything from his business. And yet, his purchase of ground was made on time; and his first instalment to the builder, who was under contract for the erection of his new house, was a note at four months for two thousand dollars. Money could be used to too great advantage in stock speculations to be paid away for work or building materials, when notes of hand could be made to answer just as well.

Mr. Allen proceeded on the same plan; and to enable the builder to get his notes discounted readily, he procured Mr. Pinkerton's endorsement; and in return, endorsed Mr. Pinkerton's notes for a like purpose. In fact, their affairs were so involved, one within the other, that at times they seemed to have but a common interest.

This giving of notes for material and workmanship answered very well for a time. But, as the buildings progressed rapidly, by the end of six months our two gentlemen found the sums necessary to be withdrawn from their somewhat involved money operations, and laid down irrecoverably in bricks and mortar, rather inconve-

nient to raise; and it almost invariably happened that to procure these sums they were obliged to sell off shares of stock in a depressed state of the market.

Fancy stocks were then quite as plenty as now and galvanized banks, situate in places remote from the great money vortices, as favorite means of swindling the public. Then, as now, gambling transactions in this class of stocks, and with these dead-and-alive banks, was a precarious business, and the shrewdest and most far-seeing were often thrown suddenly to the wall. In the very midst of their building operations, and at a time when both Mr. Allen and Mr. Pinkerton began to feel the drain in this direction to be a most exhausting one, a certain bank, in the stock of which they had each ten thousand dollars invested, and on which the advance had been steady for some weeks, suddenly closed its doors. Perfectly aware had they been of the entire unsoundness of this bank, and of the necessity of its early failure. But they, with a few others, had put in circulation, false but specious reports touching its resources, in order to advance the stock. The maximum rate to which they aimed to bring this stock was nearly reached, and they were about

selling at a handsome profit, when the inevitable disaster came. It was only meet that they should be joint sufferers with those they had been such active agents in wronging.

It so happened, that in the case of both Mr. Allen and Mr. Pinkerton, the stock was under hypothecation for considerable loans, which were about becoming due, and which the sale of the stock was to liquidate. The immediate production of a large sum of money was, therefore, rendered necessary. It would not do to show the smallest degree of hesitation, or to seem in any way embarrassed by the failure of the bank.— This would only weaken their credit, and render their condition the more precarious. But to maintain a good position—to let all seem entirely fair to the public—sacrifices of a most serious character had to be made.

Had the question of building now been an open one, the decision would have been instant, and in the negative. But, every thing was in active progress, and must be carried through. To suspend operations would be to create suspicion that all might not be as well with them as the public had imagined. More paper had, therefore, to be created, and new schemes of raising

money devised. In order to meet a suddenly occurring exigency, Pinkerton was drawn aside into the error which led to a dissolution of his first co-partnership. In this case, however, he exercised a shrewder forethought. Instead of issuing the notes of Pinkerton & Lee for discount, and so losing control of them, he obtained, for half per cent. a month, the post-notes of a certain institution, the credit of which was good, and deposited firm notes as collateral security for his individual paper. If his own notes were paid at maturity, the existence of the collateral would not, of course, become known to his partner. It would come back into his possession and be destroyed.

The first transaction covered the sum of five thousand dollars—and it was made with such ease, and apparent safety, that it only served as a temptation to take further steps on the dangerous road. The cost of these transactions was, however, rather a heavy item. To obtain the post notes of the Maryland Insurance Company, six per cent. per annum had to be paid; and from six to twelve per cent. more was abstracted from the post notes before they were turned into cash.

At such sacrifices was money now obtained to

carry on the building operations of both Mr Pinkerton and his father-in-law. But, the erection of their elegant edifices, now more than two-thirds completed, must go on, even though the envied owners thereof had lost all pleasure therein. The longer this drain upon their resources continued, the more did they become oppressed with an exhausting sense of inability; and the more earnest—we might say, desperate—became their struggles to sustain themselves. How little did the public imagine, as they admired the two mansions, that grew up in beautiful order and harmony of proportion, under the hands of a skillful architect, and more than half envied the wealthy owners thereof, that, when the last stroke of the painter's brush had been given, and all was ready for the upholsterer and the cabinet-maker, each was burdened with a heavy mortgage. Without this, the building must have been suspended.

Yes, all was completed at the last; and at a cost, in each case, of five thousand dollars beyond the original estimate. Fifty thousand dollars had been absorbed in the two buildings. Months before their completion, the subject of furniture came up for earnest discussion between Mr. and

Mrs. Pinkerton. The ideas of the former were far from being as liberal as in the beginning, and very far from corresponding with those of his wife. She had set her heart upon ordering their parlor furniture from Paris—and, as she had talked very freely on the subject to all her fashionable acquaintances, and given out that they would certainly have French furniture, she urged the matter with a degree of fervor that quite troubled her husband, who had begun to inspect, somewhat curiously, the furniture already in possession, to see how far it would answer for the new dwelling.

In spite of the remonstrances, tears and persuasions of his wife, Pinkerton refused to give an order for Paris furniture. A most unhappy time he had of it for weeks afterwards. Poor Mrs. Pinkerton was almost heart-broken. The bitterness of her disappointment passed away at last, though she remained very sober. When sufficiently recovered from her affliction, she yielded to her husband's repeated solicitations, and finally consented to accompany him to New York, where a most liberal order was given to a fashionable cabinet-maker. Rather serious did Mark Pinkerton feel, as on his way back to Bal-

timore, he mentally summed up the prices of the various articles ordered, and brooded in silence over the heavy aggregate. The mother of Mrs. Pinkerton, who had lived longer, and seen more of the ups and downs of life, did not approve the unbecoming extravagance of her daughter, and offered some slight opposition to her will. But, this was entirely disregarded. The pride and ambition of Mrs. Pinkerton had grown into inordinate strength, and there was little hope of their ever being fully satisfied.

It did not escape the observation of Mr. Lee, that his partner's mind was becoming more and more abstracted from his business; nor did he fail to note, that his periods of absence from the store were getting longer and more frequent. He was also aware that Mr. Pinkerton's drafts of money were getting to be heavy beyond any precedent. The fact of his building—a thing that Mr. Lee opposed in the beginning—readily accounted for this. Occasionally a whisper would reach his ears, awakening the suspicion that everything might not be right with his partner. On all this he pondered deeply.

“No business,” he would say to himself, “will bear the exhausting drain to which a man like

Pinkerton must subject it. His ideas are ever in advance of him. To think of building at a cost of twenty-five or thirty thousand dollars, at this point of business success, is utter folly. He talks of having made large sums outside of trade. Well, perhaps this is so—perhaps it is not. In gambling, every one must have his run of ill-luck sooner or later—and I regard his stock and other speculations as nothing more nor less than gambling.”

And so Mr. Lee thought and reasoned. Nor fruitless were his thoughts. Though not a man of very large views, or comprehensive grasp of thought, he had more prudence than his partner, and possessed a degree of shrewd forecast that was now exercised to very good purpose. It was impossible, under the circumstances, for Pinkerton to give that attention to the details and progress of business, that was absolutely required for its successful prosecution. He had too many ends to serve outside of the store and counting room, to leave opportunity for this. And when Mr. Lee proposed to advance the salary of their head clerk, a thorough business man, and give him certain discretionary and more general powers, Pinkerton was ready to acquiesce.

From that moment Mr. Lee's interest in his partner subsided. He no longer leaned upon him—no longer consulted him—no longer felt that the successful prosecution of their business was dependent upon his intelligence. In their principal clerk, he found a man on whose judgment he could rely with even more confidence than he had ever been able to rely on that of Mr. Pinkerton; and one who possessed none of the doubtful qualities that were so prominent in the other. Gradually, from this time, he gathered the reins into his own hands, and acted with more independence, and a clearer intelligence.

It was impossible for this state of mind and action to exist on the part of Mr. Lee, without his sooner or later coming into unpleasant collision with Pinkerton. The latter had been so long accustomed to have his views regarded as law in the business, that to find them treated as of little importance was a thing not only to surprise, but to chafe him.

One day a few rather sharp words had passed between the two men, growing out of this independent action on the part of Mr. Lee. Something, during the excitement, dropped from the latter, which lingered in the mind of Pinkerton,

and annoyed him more and more, the longer his thoughts dwelt upon it. On his way home, on leaving the store, he called, as was his custom, at the office of Mr. Allen, in order to have some conference with him in regard to business. The result of this conference was by no means satisfactory. Twenty-four thousand dollars must be raised by them on the next day, or hopeless ruin would be the result. But how were they to raise it? All, and more than all they were really worth, had been locked up in two handsome houses; beyond this property, there was little to show as a basis for the extraordinary line of accommodation paper that was in market, bearing their signatures and endorsement. Why all this had been created, Pinkerton hardly knew. The whole range of operations with his father-in-law had become so interwoven, that the clue was completely lost.

An hour of earnest scheming on the part of the two men did not give them much light, and they separated in no very enviable frame of mind; Mr. Allen remaining in his office, and Mr. Pinkerton returning to his home, in a state of gloomy depression. Never before had so dark a cloud spread itself over his mind—never before had so

heavy a weight rested on his feelings. A mountain seemed to be suddenly thrown across his path—a thick veil drawn before his future. It was in vain that his wife sought to interest him. She had been busy all day in making costly purchases for the adornment of their new home, and she was eloquent in her descriptions of the various beautiful articles which she had selected. But, her words instead of exciting pleasant images, only served to make deeper the depression from which he was suffering.

Thus it was, when, early in the evening, a message came that Mr. Allen had been taken suddenly ill, and desired the immediate attendance of Mr. and Mrs. Pinkerton. The summons was hurriedly obeyed. On reaching the house of Mr. Allen, they found the family in alarm and consternation. One glance sufficed for Pinkerton, as he entered the chamber of his father-in-law. There was no mistaking the sign stamped on that pallid brow. The finger of death had made the impression. As he advanced to the bed, the dying man stretched forward his hands, and grasped him eagerly. But, all in vain he essayed intelligent speech—even while struggling

for a last utterance, the death-rattle sounded in his throat, and he sunk back lifeless upon the pillow from which he had attempted to raise himself.

CHAPTER XXIX.

NOT like a strong oak did Mark Pinkerton battle with the tempest which now began to sweep over him ; but, like the weak bullrush, he yielded at once, bending low and powerless to the very earth. He knew that to struggle with the tornado would be hopeless ; and he scarcely made a show of resistance.

Well was his grief-stricken wife assured that something more than sorrow for the death of her father caused him to walk the floor of their chamber from midnight until the dawn of day ; and if vaguely terrifying fears haunted her sleepless hours, they were too sadly confirmed by the haggard countenance which the cold light of morning revealed. To the many earnest entreaties addressed to him, he had maintained a rigid silence, or answered them with vagueness and impatience.

"Oh, Mark! What ails you? Why are you in such distress?" urged Mrs. Pinkerton, all her fears and anxieties aroused anew as she saw, by the searching daylight, the change which had been brought upon his face. "Do speak to me, husband! Your looks frighten me terribly! What is the matter?"

"Is not the sudden death of your father cause enough for affliction?" was replied evasively.

A gush of tears and sobs was the wife's response. But, could such an answer satisfy her? No—no. The personal attachment between her husband and father was not strong enough for this. His words were but a cloak to hide from her a more terrible calamity that now impended, or had actually fallen upon them. Of this she felt assured; and the impression so filled her mind with anxious fears, that for a time the death of her father seemed but a light affliction. But neither by tears nor entreaties could she break the stern reserve of her husband.

Early in the day Mr. Pinkerton sent for a carriage, and was driven to the house of mourning, accompanied by his wife. After a brief interview with the family touching the last sad rites that must soon follow, and a preliminary conference with the undertaker, he returned alone to his

dwelling, where he shut himself up, and with as much courage and calmness as was possible under the circumstances, endeavored to look the approaching calamity in the face. In the absence of memorandum and account books, memory supplied sufficient data to show that his obligations, in connexion with those of his deceased father-in-law, were so far beyond his available resources, that to attempt their liquidation was utterly hopeless. The death of Mr. Allen cut off the very means of raising money which had been so long and so liberally used. The two men could no longer play into each other's hands—and the less skilful player felt himself to be wholly at the mercy of his opponents.

Ah! Those long hours of self-communion, how full of bitterness they were to Mark Pinkerton! A little while before, though on a pinnacle, he had stood firm, and imagined his footing secure. Now, alas! the downward plunge was inevitable, and he could see nothing below but a dark and fearful abyss. No wonder that he shrunk back and trembled.

Many times through the day had the sound of the ringing door-bell met his ears, and each time he waited and listened for the servant's approach, to announce some visiter who wished an inter-

view. Ah, those coming interviews! How the bare thought of them made him sick at heart; Not, however, until late in the afternoon came the expected tap at his door.

"A gentleman—Mr. Lee—is in the parlor," said the waiter.

All day Mr. Pinkerton had been in hourly expectation of a visit from his partner; yet now, as his name was announced, he started.

"Tell him that I will be down in a moment," he replied to the waiter.

The man withdrew. For several minutes Pinkerton walked the floor, striving to think clearly. The fact that his partner came at this particular hour, clearly indicated his errand. A large amount of the paper which in consequence of the death of Mr. Allen, had to come under protest, bore the endorsement of Pinkerton & Lee. The notary had, of course, called at the store of the endorsers, thus exposing to his partner the dishonorable transactions in which he had been engaged; transactions which he feared were likely to involve their house in the ruin that must inevitably fall upon him. At last, feeling that longer delay was useless, Pinkerton descended to the parlor. The compressed lips and knit brow of his partner showed that he had rightly guessed the purport

of his visit. The two men bowed distantly. Without making allusion to the death of Mr. Allen, Lee said—

“Are you aware that certain notes to a large amount, and bearing your name, either as drawer or endorser, have laid over to day?”

“I have presumed as much,” was the subdued yet somewhat firm answer of Pinkerton.

“I am not very greatly surprised at this result,” said Mr. Lee, coldly, “but there is one thing at which I am surprised.” And he looked fixedly at his partner. No reply being made, he continued—

“Over five thousand dollars of this paper bears the endorsement of Pinkerton & Lee. Will you explain the meaning of this?”

“It need no explanation,” said Pinkerton, doggedly.

“I beg your pardon,” returned the other, quickly. “It does need explanation. By what authority did you use the name of the firm out of our regular business?”

“I am in no state of mind to discuss this matter with you, Mr. Lee,” said Pinkerton—“in no mood to answer sharp interrogatories. You have the fact before you, and that admits of no controversy.”

“But I want explanations, Mr. Pinkerton. There is too much involved—too much at stake. I am not to be put off in this way.”

“What do you want to know?” said Pinkerton, rousing up, and assuming something like a defiant air.

“In the first place, I wish to know,” said Lee, “by what authority you used the name of the firm outside of our legitimate operations? and in the second place, I wish to be informed as to the extent to which it has been carried?”

“As to your first question,” replied Pinkerton. “it requires no answer; and as to the second, I am not at present under circumstances to speak advisedly. All my affairs are inextricably involved with those of Mr. Allen, whose sudden death has produced the present unfortunate state of things. I cannot get immediate access to his books and papers; nor do I know the value of his estate, after his obligations are met.”

“You at least know,” said Mr. Lee to this, “whether there is any more paper out bearing the endorsement of the firm. This is a matter in which I am vitally interested, and I, at least, have a right to expect from you all the information now in your power to give. If the amount is hopelessly large, I wish to know it at once—so that

my course of action may be promptly determined. The five thousand dollars presented to-day lie under protest; but if the amount of the same kind of paper yet to come due does not reach beyond a certain sum, I will take from the hands of the notary that now in his possession before bank opens in the morning. Is there as much more of this paper in the market?"

"Yes—five times as much more," replied Pinkerton.

"Unhappy man!" exclaimed Mr. Lee, starting to his feet, and moving hurriedly about the room. "Into what a desperate strait has your miserable folly driven you, and all who are so unfortunate as to have any connexion with you whatever."

Both of the men were now silent for a long time; but the thoughts of each were busy. At length Mr. Lee said,—

"Do you think that forty thousand dollars will cover the whole amount of this paper?"

"It ought to do so," replied Pinkerton.

"But will it?" was the quick interrogation.—

"Will it?—that is the great question now."

"Fifty thousand will, I know, more than cover everything," said Pinkerton.

"Fifty thousand dollars!" ejaculated his part-

ner. "Fifty thousand! And what property have you to set off against this?"

"Enough, I trust, to liquidate the whole, provided hurried sales, involving ruinous sacrifices, be not made."

"Pinkerton," said Mr. Lee, somewhat sternly, "don't mislead me in this matter. I shall suffer wrong enough, at best. What is this property of which you speak?"

"There is my house, which cost over thirty thousand dollars, to begin with."

"But I am told that it is heavily mortgaged."

"Only for some fifteen or sixteen thousand dollars."

"Very well—what next?"

"I have many hundred shares of good stocks."

"Not under hypothecation for loans, or as security for endorsements?"

Pinkerton hesitated to answer. A deep sigh passed the lips of his partner, who said—

"I see how it is. Mortgages and securities will render valueless a great proportion of what you call property. And, doubtless, it will be so with the estate of Mr. Allen. Let me ask another question. For how much paper are you

responsible, either as drawer or endorser, beyond the fifty thousand dollars just alluded to?"

"It is impossible now to tell. My bill book is in Mr. Allen's office," replied Pinkerton.

"Will the sum fall short of fifty thousand dollars more?"

"Perhaps not, including endorsements. But then, Mr. Allen's estate will be responsible for his obligations, though they do bear my endorsement."

"Some light, at least," said Mr. Lee, abstractedly, as he paced the floor. "But what a condition of things it reveals!" Then, after a pause, he asked—

"When is the funeral to take place?"

"On the day after to-morrow," was replied.

"Very well—until that is over, little can be determined upon. Will you be at the store in the morning?"

"I presume not."

"Can I see you here at ten o'clock?"

"Yes."

"Can you not, in the mean time, draw up a statement of your affairs so accurate, that the true position in which you stand may be fully determined?"

"I think so."

"Will you do it?"

"I will."

"But have you the correct data? Have you, in this intervolved business of note-giving and note-endorsing, which it appears you and Mr. Allen have carried on to an enormous extent, been careful to keep reliable memoranda?"

"As soon as I get my books from Mr. Allen's office, which I will do to-day, I can make up a statement very nearly approximating the truth."

"And this you engage to do at once?" said Mr. Lee.

"It shall be ready by ten o'clock to-morrow morning, if it requires the whole night for its preparation," answered Pinkerton.

"Very well. I will lift the five thousand dollars at a venture—thus saving the credit of the house, and personal exposure to yourself. To-morrow will determine my future action."

Without further remark, the two men separated.

CHAPTER XXX.

WHEN Mr. Lee called on the next morning he found his partner in a most gloomy and distressed state of mind. Accurately, as it was possible under the circumstances, he had made up his account—and figures, which “do not lie,” confirmed all his worst fears. In possession of the Maryland Insurance Company, and in the hands of individual capitalists, were notes, bearing the signature of the firm, amounting, in all, to over thirty thousand dollars, which had been placed there as collateral security, and which, failing to be reclaimed by himself, would come into bank for collection at maturity. Besides these, as near as he could ascertain, notes for at least thirty thousand dollars more were in existence,

on which he had placed the endorsement of the house. Beyond this, we need not particularize; as it is of no great use to estimate with accuracy the extent of pressure which exceeds that necessary to crush to atoms the object unfortunately lying beneath.

After a long and careful examination of the figures placed before him by his unhappy partner Mr. Lee said—

“My first proposition you no doubt anticipate—it comes in course, and as a matter of necessity. Our partnership must be dissolved.”

Pinkerton slightly inclined his head, but made no answer.

“As carefully, as was possible under the circumstances, I have examined into the state of our business. It is sound, and has made liberal profits. But it cannot bear the sudden abstraction of fifty or sixty thousand dollars. It would crumble like a wall of sand. Now, what I propose is this. An immediate dissolution, under an obligation, on my part, to lift all the paper you have created or endorsed by virtue of the signature of Pinkerton & Lee, to the amount of sixty thousand dollars. This payment, on your account, to be considered a full equivalent for all

interest in the business whatever. Should the sum to be paid not reach sixty thousand dollars, the difference will be so much to your credit."

"Have you not just remarked," said Pinkerton, "that the business will not bear so large an abstraction of capital?"

"Nor will it. Not for a month could I stand alone."

"You expect, then, to fill my place?"

"All is hopeless without a partner. And he must have ample means," said Mr. Lee.

"Can you find such a one?"

"If not, the case is desperate."

"It is very questionable," said Pinkerton, "whether the firm is responsible for any of this paper. Of one thing I am certain—it might be bought in at a large discount. Most of the holders would be glad to realize fifty cents in the dollar rather than encounter the delays and uncertainties of legal proceedings."

Mr. Lee shook his head gravely. "It won't do, Mr. Pinkerton," he said. "The moment the house resists the payment of notes to so large an amount, and on the plea that they were created by one of the firm, outside of the regular business, that moment its credit receives a shock

which must ultimately prove its destruction. No—no. There is but one safe course open, and I will walk in none other. As for prolonging our present relations, that is impossible. I would choose, rather, an immediate closing up of the business. As for yourself, your only hope lies in the arrangement proposed. It will at once relieve you from heavy personal responsibilities, and place it in your power to render available to the fullest extent the property you have accumulated in stock and other speculations. If I take care of fifty or sixty thousand dollars for you, surely you can manage safely every thing beyond, and come out with a surplus.”

Eagerly caught Pinkerton at this view of the case. Light and hope broke in suddenly upon his mind. If his partner would lift so large a sum of the obligations he had created, enough would remain, he believed, to enable him, with the knowledge possessed of money transactions, in some measure, to recover himself. He must step down from his social position many degrees lower, that was plain. But he need not descend so low as at first seemed inevitable.

“I do not ask your instant assent to this arrangement,” said Mr. Lee. “It is due to your-

self, first, to look at a statement of our affairs, and determine whether the notes proposed to be lifted are equal in amount to your interest in the house. I can only say that, taking into consideration the large sums you have drawn out for your own purposes, in excess of my personal account, sixty thousand dollars is something beyond your share of the business. This, however, you can readily determine for yourself."

And, when the question came up for final decision, Mr. Pinkerton was at no loss what course to pursue. On the one side, was the broadest exposure of his dishonorable course, in using the firm signature, involving law-suits, and humiliating exhibitions of private transactions, with almost certain ruin as the final consequences—while, on the other, was the hope of extrication from the worst of his present embarrassments. A memorandum, as the basis of a dissolution of the firm of Pinkerton & Lee, being drawn up, was signed by both parties—and Mr. Pinkerton went out, in reality, a poor man, from a mercantile establishment in which his interest, had he not madly destroyed it, could scarcely have been purchased for a hundred thousand dollars !

CHAPTER XXXI.

THE marriage of Mr. Ackland with Lucy Arden, whose father was a merchant of great wealth, rapidly advanced the interests of the young house of which Lofton was a member. Larger capital was placed at their disposal, and extended facilities came as a legitimate consequence. Few business establishments in the city were more broadly based, or more firmly built up.

During the period of six years, briefly referred to in preceding chapters, though the house of Ackland and Lofton had been steadily, but safely, extending its operations, and though the sums of profits passed to the credit of each partner, year after year, was beginning to count, not

by thousands, but by tens of thousands, still the Loftons remained in the comfortable dwelling where we last saw them, and were not in the least troubled with ambitious thoughts. Entirely above the weakness of social rivalry, their minds were never fretted by contrasts between their own household style and arrangements and those of their neighbors and acquaintances. With them, whatever of happiness they enjoyed, flowed from within outward.

Since Lucy Arden's marriage with Mr. Ackland, a gradual change had taken place in her feelings towards Mrs. Lofton. From regarding her as a true-hearted friend, in whose welfare she took a lively interest, she now began to feel towards her the earnest love of a sister. Their earlier intercourse was more or less marked by a consciousness, on both sides, of existing social disparities; but, with the marriage of Lucy, this barrier was removed—for, as the wife of Mr. Ackland, her position was on the same plane with that of Mrs. Lofton. From that time a new bond united them.

There is little in the peaceful flow of a sun-bright rivulet, as it winds its way among green fields and through quiet valleys, to win the atten

tion or strongly impress the imagination. The picture is a sweet one to look upon, and the heart treasures it. But, to the sketcher, it affords no theme for an imposing display of art. So we find it in the quiet home-life of Mr. and Mrs. Lofton. Its gentle current lapsed pleasantly along, as the years progressed, darkened by no clouds, and whitened into foam-wreaths by no down-rushing tempest. We will not linger, therefore, to show you the many beautiful pictures that were mirrored upon its surface during the seasons that passed since you last saw them. But another and note-worthy event is now about to occur, and we pause to make the record.

It was about two months after the death of Mr. Allen. Somewhat later than usual, Mr. Lofton returned home from his store, one evening, and, the moment he entered, Mrs. Lofton saw that his countenance had a thoughtful air beyond its wont. During the tea hour, he seemed abstracted, and said but little. Mrs. Lofton began to feel a shadow of concern hovering about her heart.

"Does anything trouble you, Archie?" said Mrs. Lofton, with a look of tender concern, as soon as she was alone with her husband.

"Do I really look troubled?" enquired the young man, as a smile half forced and half natural brightened his face.

"Troubled may be too strong a word. But you have been very silent, and all to appearance very thoughtful since you returned home this evening."

"And I am thoughtful, dear—very thoughtful, and with good cause," said Lofton.

"Nothing wrong, I hope, in your business?"

"O, no—no," was the quick answer. "Everything is right there. All a hundred-fold better than I ever expected. But let me tell you a little piece of news. You know the two elegant houses built by poor Pinkerton and his father-in-law?"

"Yes."

"They were just completed as you remember, and the two families were preparing to occupy them, when the death of Mr. Allen took place. I need not speak of the disaster that followed. Both of these houses were heavily mortgaged, and are to be sold to-morrow, at public sale, for the satisfaction of parties holding the mortgages.

"But is not Mr. Pinkerton able to retain the

one he built? I thought, under the arrangement which you told me his partner had made with him at the time of their separation, that he would have a handsome property left."

"So it was said. But Mr. Allen's estate was utterly insolvent, and Mr. Pinkerton's affairs were so mixed up with his, that, after a brief struggle to save himself, he was crushed down and overwhelmed in the general ruin."

"How sad! How very sad! Where is he at present, and what is he doing?"

"I have not seen him for a month. I believe he is not at present, engaged in any business."

"Where are his family?"

Mr. Lofton shook his head.

"Ah! what mistakes both he and his wife committed!" said Mrs. Lofton.

"His whole life has been a series of mistakes," replied her husband. "And the only wonder with me is, that he progressed so far without breaking down. Ultimate ruin was inevitable. All prudent, far seeing men anticipated the inevitable result. Poor fellow!"

There was a silence of some moments, and then Lofton said—

"But, to go back to the houses which are to be

sold to-morrow. Mr. Arden was in to see us to-day, and says he is going to buy one of them for Lucy."

"Indeed! How pleased I am to hear you say so!" exclaimed Mrs. Lofton, "a light breaking over her countenance. "Dear Lucy! She deserves it all. And what a kind, good father she has! I shall take as much pleasure in seeing her the mistress of one of these elegant mansions, as if the position were my own."

"It is proposed that you shall be the mistress of the other," said Lofton. He tried to speak in a perfectly even tone; but a slight unsteadiness betrayed his feelings.

"Why Archie!" exclaimed the startled wife, her countenance slightly flushing, and then becoming very pale.

"It is even so, dear," said Lofton gravely. "Both Mr. Arden and Mr. Ackland insist that I shall purchase the other house."

"To live in?"

"Certainly. That is the end proposed—Ackland and his family to live in one, and we in the other."

"If," said Mrs. Lofton, forcing a smile, "you had, like Mr. Ackland, a rich father-in-law to

buy the house for you, then we might have nothing to object. But, to do so now, would be a piece of ostentatious extravagance that nothing could justify."

"So I urged. But neither Mr. Arden nor Mr. Ackland will hear any objection. The purchase of one of the houses for Lucy is a thing determined upon. Mr. Arden is prepared to overbid all competitors, for he has taken a fancy to the house. But it is not probable either of them will bring over twenty thousand, though they cost every dollar of thirty thousand."

"Twenty thousand dollars! Do you not think it would be wrong for you to draw that large sum from the business?"

"So I said. But no objection would be admitted—or rather, every objection was at once answered—and with a conclusiveness that left me little to say."

"But how was that answered?" said Mrs. Lofton.

"Readily enough. Mr. Arden said that he would make arrangements for all the funds that were needed above ten thousand dollars, while Mr. Ackland asserted that I could draw out of my profits in the business, ten or fifteen thousand

dollars, without the least inconvenience being suffered. The fact is, Ellen, it is a settled point in the minds of these two gentlemen, that we are to occupy one of these elegant houses, and Mr. Ackland and Lucy the other. Opposition on our part will only provoke increased importunity on theirs."

"But see, Archie," said Mrs. Lofton, "what an expense beyond the purchase it will involve. New parlor furniture, at least, will have to be bought, and that of a costly kind, to be in keeping with the style of the house. The expense of living, too, will be largely increased. Can we afford all this?"

"I believe we can," said Lofton. "The annual profit on our business is large—so large, that many men would deem it amply sufficient to warrant a much larger cost of living than we shall have to meet should we remove into one of these houses."

"Dear Archie!" said Mrs. Lofton, the tears springing to her eyes, "when I heard that Lucy was to be the mistress of one of these elegant homes, my heart gave a bound of pleasure; but it sinks and trembles at the thought of a like elevation for myself. We have been very happy here, Archie—very happy"—she added, with a

gush of tender emotions. "Shall we be as happy there, if the change is made? I fear not, dear husband."

"Keep the same loving heart—the same unselfish regard for the good of others, dear wife," replied Lofton, with feeling, "and you will not only be as happy there as you have been here—but retain equal power to minister to the happiness of others. Have we been less happy here, than in the humble abode which we first called by the blessed name of home?"

"Oh no—oh no," was answered.

"Why then need this change, if we are fully able to make it, rob us of a single home delight? It will enlarge your social sphere, as a natural consequence—bringing you into contact with many who have not cared to associate with us, or who, because we have kept ourselves obscure, have had no opportunity to know you as one with a congenial spirit; yet, if the love of the world be not permitted to enter our hearts, Ellen, we have nothing to fear. We may go up to a higher position—may accept these added temporal blessings, and still retain that sweet tranquility of mind which is worth more than all this world has to offer. It is the contented mind

that finds delight in what it possesses—that truly enjoys life. The unhappy are they who are ever looking intently into the future for blessings which may never come, while they neglect the good that is given for their enjoyment in the present. This fatal error we have, thus far, avoided. Let us continue to do so, and we have nothing to fear.”

While they yet talked about this important change, Mr. and Mrs. Ackland came in. Lucy had known nothing of what was proposed until her husband returned from business on that evening. Of course, she had no scruples about going into the elegant house her father intended buying for her. To be the mistress of such an establishment, just suited her fancy. When she learned still further, the wishes of both her husband and father in regard to Mr. and Mrs. Lofton, and also the objection urged by the former when the subject was mentioned to him, she declared, in her off-hand, emphatic way, that they should have the other house.

“Come,” said she to her husband, as soon as tea was over, “I shall not rest one moment until I see Ellen—and then I don’t mean to let her rest until she comes over to our side about

the house. Oh, won't it be delightful! What a sensation we shall make! But don't I know a lady or two who will be ready to bite their finger ends off when they see Mrs. Lofton step up in her quiet, lady-like way, and take a place far above them."

"But it won't do to approach Mrs. Lofton, on the subject, in this spirit, Lucy," said her husband, smiling. "You cannot move her by influences so potent in the case of most ladies of our acquaintance. There is a large share of unbending principle in her composition—gentle, unobtrusive, and apparently yielding as she is."

"No one knows her better than I do. So don't fear but I shall approach her with all due caution; yet, I hope, with consummate tact. I think I understand pretty well her vulnerable points."

In this spirit Mrs. Ackland called, with her husband, on the Loftons. Of all that passed between these deeply-attached friends, it is needless to speak in detail. Enough, that, when the two houses were sold on the next day, one was purchased by Mr. Arden, and the other by Mr. Lofton—each for the sum of nineteen thousand, six hundred dollars.

CHAPTER XXXII.

THE new hope that sprung up in the heart of Mr. Pinkerton, on reviewing the proposition of his partner to lift some sixty thousand dollars of the obligations he had created, was soon darkened. He had little dreamed of the true state of Mr. Allen's affairs, nor was he fully aware of the extent to which he was involved therein. A few months sufficed to make all clear—to show him that he was utterly and irretrievably ruined.— Gradually, but surely, the circle of his operations narrowed; and, with each contraction, it became too sadly apparent, that to struggle with his fate, only drew tighter the cords that were binding him hand and foot.

Some months had passed since the death of

Mr. Allen. Already the two families had united into one, for economical as well as other reasons. But, even this failed to accord with their decreasing means ; and they had removed from the handsome house in Charles street to one farther from the centre of the city, which they procured at the greatly reduced rent of two hundred dollars.

How quickly did the crowd of fashionable friends, for whose eyes their costly furniture had been purchased, and their elegant mansion built, recede from them in the time of adversity ! They sunk beneath the waves, and the ripple caused by the disaster soon gave place to a calm and sunny surface, leaving no sign of their departure. In the cord by which they were united to the worldly-minded and self-seeking, were no heart-fibres ; and it broke without causing a pang. Not a few, who had been most intimate with Mr. and Mrs. Pinkerton—who had partaken of their generous hospitalities, and basked in the brighter sunshine of their prosperity—rejoiced in heart over their fall ; and now could see nothing worthy of remark in their recent elevation, but weak social ambition, upstart pride, and disgusting vulgarity.

"They carried their heads a world too high," said one.

"I always thought of the fable of the ox and frog," said another; "and now only wonder that the catastrophe was so long delayed."

"Water is sure to find its true level," remarked a third.

"I never could tolerate them," said a fourth, who had been one of Mrs. Pinkerton's "dearest friends."

And so the changes were rung. In the meantime, the unhappy objects of these ungenerous comments were suffering a degree of mental anguish, even a faint picture of which would make the reader's heart ache. But, we are in no way inclined to draw the veil, and exhibit to curious eyes their impotent anguish. It was too great not to be accompanied by deforming exhibitions of pain. Crushed pride and disappointed ambition could not but cry out at the loss of all in life that seemed worth living for; could not but exhibit, in corresponding externals, the bitterness of those inward pangs which seemed as if they would palsy the very heart.

No—no; we will not lift the veil. While the

seething fermentation goes on, let their anguish of spirit be a sacred thing. When the wine of life, chastened by its wild, internal conflict, is clearer, and receives the pure light into its bosom, we may bring the reader briefly, into their presence again. A little incident, however, we must not pass over.

One morning—it was when the mind of Pinkerton was almost paralyzed by a crushing sense of coming poverty—he went to the post-office, as was his daily custom, and received therefrom two letters. He did not notice the post-mark on either until he arrived at the office where he had, for some months, transacted the small matters of business that required his attention. Then, as he threw them on a table, he saw the well-known name of his native village, clearly written out on one of them. A sigh escaped his lips, as he took this letter in his hand, and broke the seal. He had a foreshadowing of something unpleasant; and his anticipations were by no means at fault.

The letter read :—

“SIR :—

“I don’t know that I shall get any thanks for my pains; but, I suppose I must do my duty for all that. In a word, then, your aunt Mary Jones, who has lost, by some hocus-sing of the lawyers, all her little property, and who has been bed-ridden all winter at the house of a poor neighbor, with the rheumatiz, was yesterday sent to the poor-house, as there was no one here that was willing, who felt able, to take the burden of her support. Poor old lady! it is a hard case; and I thought it would break her heart. Howsomever she’s a Christian woman, and if man forsakes her, I suppose God will comfort her in her old age and helplessness. But, it is a hard trial, Mr. Pinkerton, for one like her to be made a pauper of. I thought all night about it last night—it kept me awake till day-dawn.—So, this morning, I said to myself, Mr. Pinkerton, her nevy in Baltimore, they tell us is as rich as a Jew. I’ll just write to him all about it. So, now, sir, you know that your aunt Mary Jones, your mother’s only sister, and the one who was so long a tender mother to your sick, and now dead sister Lucy, is in the poor-house.

If you leave her there—why, ignorance of the fact, at least, will be no excuse.

“Obediently yours,

“JOHN CASTOR.”

There was scarcely the sign of an emotion visible as Pinkerton read this letter. At its conclusion, he laid it quietly aside, pressed both hands over his face, and bent forward until his forehead touched the table. It was full ten minutes before he aroused from the painful abstraction of mind which the epistle had occasioned.—As he lifted his pale face, his eyes rested on the other letter, which had been forgotten; and now, for the first time, he saw that it bore the same post-mark as this, though addressed in a different hand. The seal was broken, and the letter read in turn. It was as follows:—

“MR. MARK PINKERTON,—Enclosed is a bill of twenty-five dollars, my charge for placing tombstones over the grave of your sister Lucy. You may say that you never ordered them, and if you do, I suppose that must settle the matter. But, I thought, may be, you wouldn't just like to have the grave-stones of an only sister remain unpaid for; and so concluded just to write you on the

subject. It is more than two years since Mrs. Jones, your aunt, came to me and said, 'I want you, Mr. Carver, to put up a marble headstone and footstone to dear Lucy's grave. I thought her brother Mark would have done it long ago; but, I suppose he has forgotten all about it. He never was very apt to remember promises. I can't bear to see the weeds and briars all choked and tangled over the ground; nor to see the grave of one so good and so loved, all neglected, while other graves are cared for properly. And so she chose the kind of stones she wanted and I put them up. Well, it wasn't long before poor Mrs. Jones got into more trouble with her little place. A shark of a lawyer here found out that her title wasn't just all right—and the upshot is, that she's lost everything. All winter she lay sick and helpless, and yesterday, I regret to say, was taken to the county alms-house. I never asked her about my bill while all this lawyer-work was going on, for I knew she hadn't the money, and I didn't want to increase her trouble. Of course, there's no chance for me now. But, it has seemed to me, that you wouldn't like the bill for your sister's grave.

stones to remain unsettled, and so I send it to you. I shall be glad if you will pay it, as I am a poor man, and can't afford to lose so much money.

“Respectfully,

“HENRY CARVER.”

The first impulsive act of Pinkerton was to write a hurried answer to this letter, to the effect that he enclosed the amount of Mr. Carver's bill, and was sorry he had not been advised of its existence before. Then, taking out his pocket book, he unfolded a small roll of bills. Their whole sum, on counting them over, did not exceed twelve dollars. With a sigh, the money and pocket-book were replaced. A long time the unhappy man sat musing. How painfully and constrictingly did a sense of destitution press upon his mind! He had no income whatever, and was in no business that gave promise of an income. The little he had been able to retain from the wreck of his fortunes was nearly all expended, and his heart had already begun to feel oppressed with fears of absolute want. Rising, at length, he took the sheet of paper on

which he had written, and deliberately tore it in to shreds. Then placing in his desk the two letters received on that morning, he went from his office. not because he had business that required his attention, but in the vain effort to get rid of thoughts whose pressure on his brain were almost maddening.

CHAPTER XXXIII.

MORE than a year has passed since Mrs. Lofton, with a degree of reluctance and misgiving of heart that few can appreciate, left her comfortable and rather modest home in Courtland street, and became mistress of the elegant mansion built for Mr. Pinkerton. New cares, new responsibilities and new associations, came as the consequence; but entering into all of these with an earnest, self-negating spirit, Mrs. Lofton experienced none of those drawbacks she had feared. Intensely thankful for the good things of life that now surrounded her in liberal profusion, she was in no danger of losing the present enjoyment thereof, through envy of others, or a weak desire for things more costly and elegant.

In a very short time, she ceased to reflect on the new relation of things into which she had been brought—her mind being wholly occupied in the discharge of her domestic and social obligations. She was the true wife and mother, the faithful friend, the self-denying Christian—loved and esteemed by all with whom she was in any way brought into contact.

One day, as she sat reading to her children, in the nursery, the door opened, and a middle-aged woman came in. It was the reader's old acquaintance, Bridget. Though we have appeared to lose sight of her for a number of years, such was not the case with Mr. Lofton. She has occupied, ever since his marriage, the same relation to his family that she occupied to him previous to that event.

"Good morning, Bridget," said Mrs. Lofton, in her kind way.

"Good mornin', mem," returned the Irish woman, respectfully.

"You've come for the clothes?"

"Yes, mem. And they're all ready for me. But, with yer leave, mem, I'd just like to speak a word or two, that I think, may be, I ought to say, if it's only for humanity's sake."

"Sit down, Bridget," said Mrs. Lofton, showing an immediate interest in the proposed communication. "And now," she added, as the woman took a chair, "speak out freely anything you have to say."

"It is wonderful, though, how things do come about in this world!" remarked Bridget, with a slight air of mystery, and then her eyes took a deliberate survey of the room. "But I knew it couldn't always last. Dear—dear—dear!" And she sighed heavily.

Mrs. Lofton waited patiently the passing away of this mood of mind in Bridget, who soon came to the point touching the matter she desired to communicate.

"It's about Mrs. Pinkerton that I wished to speak with ye, mem," said she.

"Of Mrs. Pinkerton! What of her?" Mrs. Lofton was now all interest.

"Ah, mem, it isn't well with her at all, I can assure ye."

"But where is she, Bridget? I've lost sight of her for some time. After her mother died, I was told that she had gone to the south with her husband."

"She's never been out of the city, mem."

"Indeed! And where is she now, Bridget?"

"Ye know the little house, out Lexington street, where good Mrs. Wilson used to live a long time ago?"

"I have cause to remember that house, Bridget, as you very well know. I should fear that I was changing for the worse, if I had forgotten that humble dwelling. Some of the sweetest hours of my life were spent there. But what of it, now, Bridget?"

"Mr. and Mrs. Pinkerton are living there."

"Why, Bridget!"

"It's true as gospel, mem. And that isn't all—they're in actual suffering. I found 'em out a few weeks ago, by accident like, and, since then, I've been there a good many times. Mr. Pinkerton is sick, and poor Mrs. Pinkerton looks like a shadow. She's got every thing to do. They don't keep a girl—for I suppose the expense is mor'n they can afford."

"Oh, dreadful!" exclaimed Mrs. Lofton, in real distress at the picture the humane washer-woman had drawn.

"It is dreadful, indeed, mem, when we think of how it was with 'em once on a time," said Bridget. "Oh, but pride had an awful fall in

their case! I wonder it hadn't a killed Mrs. Pinkerton outright. And I'm thinking she would about as lief have died. But she isn't the woman she was, I can tell you, Mrs. Lofton.—Oh, no—no; not in any sense. D'ye know, she said to me, only yesterday, 'Bridget,' says she—'Bridget'—and she spoke in such humble kind o' way—beseechin' like—'couldn't you get me some work from the clothing stores? I think I might earn a little, sewing, on evenings and odd times, if it was only enough to keep the children, poor things, in shoes.' I felt choked right up, Mrs. Lofton, at that. It did seem so hard. Poor, dear lady! She wasn't brought up to do the likes o' that."

And the kind-hearted Irish woman wiped her eyes with her coarse check apron. As for Mrs. Lofton, she did not attempt to restrain the tears that gushed instantly over her cheeks.

"Before trying to get her the work," continued Bridget, after a pause, "I thought I'd just come and tell you all about it, as the best thing to be done. I knew your heart was good, and your hand liberal—and that if for nothing else, for old remembrance sake, you and Mr. Lofton—God

bless him for his many kind acts!—would do something for the family.”

“We certainly will, Bridget,” was the quick reply of Mrs. Lofton. “I am only sorry that you did not tell me about them sooner. — It was only a day or two ago that I asked Mr. Lofton if he knew anything of Mr. Pinkerton or his family, and he said that, for some months, he had lost sight of them altogether, and was under the impression that they had left the city. This confirmed what I had previously heard remarked about their going south some short time after the death of Mrs. Allen.”

“It’s jest as I tell ye mem,” said Bridget “And I hope you will see them right soon, for I am afraid they are in great need.”

“I will go there this very day, Bridget.”

“Bless your kind soul! I knew it would be jest so!” said the Irish woman, with the warmth of speech peculiar to her people.

In less than half an hour from the time Bridget made her communication to Mrs. Lofton, that lady’s hand was on the gate opening into the little yard in front of the house occupied by the Pinkertons. How happy had she been with her husband in that humble abode; how wretched

were they, hiding themselves there from observation, in want and misery! Her tap at the door was answered by a pale, sad-faced woman in a plain morning wrapper.

"Is Mrs. Pinkerton at home?" The question had passed the lips of Mrs. Lofton ere she recognized the changed woman before her as the one she sought.

"Mrs. Lofton!" was the low, sad response of Mrs. Pinkerton.

"Excuse my calling upon you," said Mrs. Lofton, as she grasped, with a heartiness that could not be mistaken for anything but the sign of genuine good-will, the hand of Mrs. Pinkerton—"Until to-day, I was under the impression that you had gone South with your husband. But having learnt that you were in the city, that your husband was sick, and that—" Mrs. Lofton slightly paused, when Mrs. Pinkerton said, with scarcely a sign of wounded pride in her countenance or tone of voice—

"We were in greatly straitened circumstances——"

"That, Mrs. Pinkerton, I was exceedingly pained to hear," continued Mrs. Lofton. "And so I have come, without delay or ceremony, to

tender such good offices as you may be willing to accept at my hands."

With a half-wondering yet grateful look, Mrs. Pinkerton gazed for some moments into the face of her visiter. All seemed to her for a time, like a dream; and she did not reply until Mrs. Lofton said—

"How is your husband? I hope he is not very sick."

"I hardly know whether he is suffering most from sickness of the body or sickness of the mind," replied Mrs. Pinkerton. "In their union, however, he is completely prostrated."

"Is he in any business?"

Mrs. Pinkerton merely shook her head. This reference to Mr. Pinkerton, and the rather unsatisfactory response, caused a slight embarrassment on both sides. It was quickly removed by Mrs. Lofton, whose enquiries were made in another direction. Some time, however, elapsed before she was able entirely to break through the shrinking reserve of Mrs. Pinkerton—who could not but have her thoughts turned back upon the past; who could not but remember the time when they had met in this very room—and oh! under what a different relation to each

other! But, all this soon passed away. She felt that Mrs. Lofton had come to her as a real friend, and she was in too great need of a friend to hesitate about meeting the proffered kindness. Ere they separated, she had opened her whole heart to Mrs. Lofton—had related the touching particulars of her sad history, since that unhappy day when a desolating tempest broke suddenly upon her, while yet not even a murmuring prelude of its approach had reached her ears. Scarcely two years had passed since the death of her father, yet in that time they had been reduced to a condition of utter destitution. After a fruitless struggle with fortune, her husband, when he found that every attempt to regain a firm resting-place for his feet was but a vain effort—and that as misfortune closed darker around him, former friends turned coldly away, while those who had him in their power scrupled not to take from his pocket the last dollar it contained—lost all spirit and all activity; folded his hands, in fact, and sat down for a time, idle, gloomy and utterly despondent. Then he aroused himself, and made a feeble effort to procure employment. But, unsuccessful, he shrunk back again into his hiding-place. Now

he was seriously ill. So much in regard to him Mrs. Lofton was able to gather from his wife.

A delicate regard for the feelings of Mrs. Pinkerton prevented the offer of money or direct relief of any kind. That would have seemed too much like charity. But Mrs. Lofton spoke to her encouragingly, and in a way to inspire the most lively hopes.

"My husband," said she, "has not the most distant idea of Mr. Pinkerton's real situation. The moment he hears of it he will call to see him; and as he has it in his power, so will it be in his mind to aid him. Take heart then, my dear madam. The darkest hour, you know, is just before the break of day. You have reached the lowest point in the descending circle, and now the movement must be upward again."

Mrs. Pinkerton shook her head—"It will never be upward with us, I fear. We abused our position and our privileges—I say it in sorrow and humility—and we may never hope to see them return."

"You may never rise so high again," replied Mrs. Lofton. "But your happiness needs not depend on that. It is born of no external condition. Believe me, Mrs. Pinkerton, I was as truly happy

in this room as I have ever been in my life. And so may you be. With food and raiment, we should all learn, to be content. This is true Christian philosophy. Live no longer for yourself—think no longer of yourself—but let your best wishes and your best efforts be for your husband and children. You will find in this a rich reward. Faint not—murmur not. There is sunshine on the path of every one; even though at times the rays be few and feeble.”

If Mrs. Pinkerton had not been able to see the rays of sunshine on her path before the visit of Mrs. Lofton, she saw them plainly enough now. They were falling here and there around her; for a broad rift was in the cloud which had so long enveloped her sky.

Pained as well as surprised, was Mr. Lofton at the intelligence his wife had to communicate on his return from business. He lost not a moment in visiting Pinkerton, whom he found so utterly prostrate in body and mind as to be almost beyond the inspiration of hope. But the unhappy man soon perceived the real interest felt for him by an early friend, and that friend one possessing full power to give the aid of which he stood so much in need. This quickened a new life within

him, and did more to check the bodily disease from which he was suffering, than all the physician's skill.

"Are you in any business?" enquired Mr. Lofton, as soon as the mind of Pinkerton had been awakened into some kind of activity. This was on the occasion of his first visit.

"None," was gloomily answered.

"Would you be willing to accept a clerkship at a moderate salary?"

"Willing, Mr. Lofton! Not only willing but truly thankful for such an opportunity to get bread for my family," was the earnest reply.

"Very well. I will see to-morrow what can be done for you. A secretary is to be appointed next week in one of our Insurance Companies, and as I am a Director, and possess considerable influence in the Board, there will be little difficulty in getting you the appointment. The salary is a thousand dollars."

"My earliest and now latest friend!" said Pinkerton, with visible emotion, as he grasped the hand of Lofton—"How shall I express my thankfulness and gratitude? To-day all hope had died out of my heart! Sick, broken-spirited, destitute, I felt that I was forsaken of God as well

as man. But your good wife came in as an angel of mercy, throwing a few gleams of light across the frowning sky; and now you are here filling the whole air with sunshine. God bless you, my kind friend! God bless you!"

He was silent for a few moments, and then resumed—"I have been a very foolish, reckless man, Mr. Lofton, as you know but too well.—How often have I thought of your steady, safe, upward movement—slow, cautious, but sure. I used to call it dull plodding, and I deemed you lacking in enterprise and true business capacity. Ah! if I had but taken a few lessons from your example, how different would all have been with me now. What a desperate game I played! I only wonder that fortune favored me so long. But I have suffered a terrible penalty. I have drained the cup of consequences, even to the dregs. For myself, I might not have cared so much, had the power remained with me to remove that bitter cup from the lips of those I loved."

"The bitterness, I trust, is past now," said Mr. Lofton, encouragingly. "And had I known how it was with you—had you come to me ere overtaken by so sad an extremity—much that

you and yours have suffered might have been prevented."

"But do you think, Mr. Lofton," said the other with some little anxiety in the tones of his voice, 'that I stand anything like a fair chance for the situation you have mentioned? There will be other applicants who may have strong friends in the Board."

"Give yourself no uneasiness about that," replied Mr. Lofton. "If I do not succeed there, I will in some other quarter. You have good capacity and knowledge of business, and these are always in demand. Let your heart be entirely at rest. In the mean time, the wants of your family must be supplied. There"—and he placed a small package of bills in the hand of Mr. Pinkerton—"are a hundred dollars. Use the money as you have need. Consider it a loan for twelve months; or longer, if need be. As for Mrs. Pinkerton, I hope she will regard my wife as a real friend who desires to serve her."

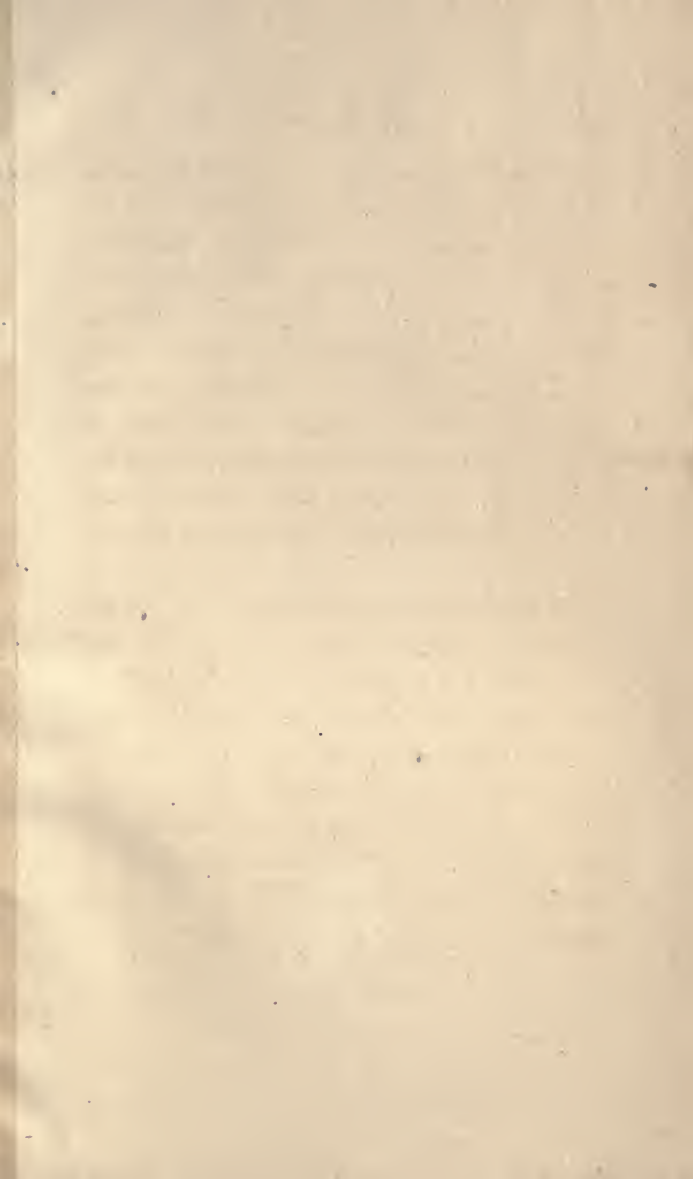
Pinkerton had no words to express his gratitude. In the weakness of mind and body, he gave way to a rush of feeling, and wept like a child. While he was yet vainly struggling with this overpowering emotion, Lofton arose, and

after whispering, as he bent to his ear, a few words of encouragement, retired from the house and took his way homeward.

In two weeks from that day, Mr. Pinkerton entered upon his duties as Secretary of the — Insurance Company. How changed he was to the eyes of every one! It seemed almost impossible for two years to have so marred the countenance and worn down the vigorous frame. Some scarcely recognized the subdued, low spoken, humbled man, as he quietly discharged the duties of his office. One act, following right early upon this change of fortune, marked a new and better state of mind. Aunt Mary Jones was removed from the alms-house, whither she had been sent in her sickness and poverty, and taken into his own home, where she quickly won to herself the love of all. Sorrow and suffering had given to Mrs. Pinkerton a purified vision, and she early saw the almost angel-qualities of good Aunt Mary, and found in her a faithful counsellor—a wise and loving friend. How soon she began to lean on and to confide in her. To perceive in her pure principles a consistent faith in God, a power to sustain the heart amid all trials. The wish to be like her was, to Mrs. Pinkerton, the beginning of

a new state. A germ from heaven was implanted in her mind. In due time, it swelled with influent life, and soon the tender green leaves expanded to the dews and sunshine, giving promise of a goodly plant. A trial it was to Mrs Pinkerton when Aunt Mary, a stranger of whom she had scarcely heard, was brought into her house as a permanent inmate. As cordially as it was in her power, under the circumstances, did she welcome her when she came. But how little dreamed she at the time, of entertaining an angel unawares.

Ten more years have glided away. As to the Loftons, no change, worthy of record here, has transpired. The Pinkertons have, during the time been slowly on the upward movement. Mark Pinkerton is a man possessing large experience and no ordinary business capacity. These have enabled him again to form an advantageous connexion. But he is in no danger, we believe, of receding into former errors. The lessons of the past are graven too deeply on his memory.







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